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The American Woman 1990-91

Edited by Sara E. Rix for the
Women's Research & Education
Institute

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The American Woman 1990-91

A Status Report

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Editor's Notes

LIKE ITS PREDECESSORS, this third edition of *The American Woman* attempts to provide an overview of how America's women and their families are faring. Its contents include a wealth of statistics as well as probing articles by researchers and other experts on women's issues.

As did earlier editions, this volume documents continued progress for and by women. Since the second edition of *The American Woman* was prepared, women's labor force participation has continued to rise. More women are working full time. The wage gap has narrowed somewhat. Women have made advances, admittedly sometimes modest ones, in business, the military, science, and engineering, on corporate boards, and in Congress, where there are now 29 women—four more than there were in the 100th Congress and the largest number to date.

American women have become increasingly active in the peace movement and in the field of international development, and here at home the women's movement flourishes at the national and grassroots levels. This book notes some impressive "firsts" by individual American women: the first female bishop in the history of the Episcopal Church; the Navy's first female "sailor of the year"; the first American woman to scale Mt. Everest; the first black female to become staff director of a Senate full committee.

Yet the months since the last edition was published have by no means been a period of consistently good news for women. If there is a single recurrent message in the various segments of this book, it is that progress has bypassed millions of American women, particularly minority women and women who head families on their own.

Commenting on the second edition of *The American Woman*, Charles Whited of the *Miami Herald* observed that despite "giant strides," women's status as documented in that volume is "far from equal," which "does not bode well for the nation" (Whited, 1989). Indeed, this country's failure to reduce significantly the poverty rates of the millions of American families headed by women virtually guarantees that the children in these families face a future as bleak as their present.

As the statistical appendix in this volume shows, the median income for families headed by women is about half that of two-parent families in which the wife does not have a paid job, and just over one-third that of the families in which both spouses are in the paid labor force. Female-headed families are three times as likely as other families to have incomes below the poverty level, and over half of all children in female-headed families are poor. The problem is especially acute for minority children: one of the most startling statistics in the statistical appendix is that nearly four out of five—79 percent—poor black children are in female-headed families. This represents a 50 *percentage point* increase over the comparable figure for 1960.

The American Woman paints a graphic picture of who America's families are and how they are struggling to cope. It reminds us that the two-parent family is still the dominant American family type, even though both the number and proportion of families headed by single parents, predominantly women, continue to rise. It shows that the majority of women today—including wives and single mothers—are working for pay. Yet, like earlier generations of women, contemporary women usually retain primary—and often sole—responsibility for the care of family members. And, while women today typically have fewer children to rear than their forebears, they are more likely to have frail elderly relatives to care for.

According to the 1989 Mother's Day report prepared by the Older Women's League (OWL), the typical woman can expect to spend 17 years caring for children and 18 years caring for older family members. OWL estimates that nine out of 10 women "will be caregivers either of children or parents, or both" at some time in their lives (Older Women's League, 1989: 1). Since most of these women are also employed, they cannot devote full time to family caregiving—unless they quit their jobs or cut back on their hours of paid work.

But it is doubtful that our economy could survive if a substantial number of the 55 million women in the American labor force decided to stay at home, even if one ignores the billions of dollars that women workers contribute to their families' incomes and to the gross national product. Given acute labor shortages in some parts of the country, severe skills shortages in other parts, a decline in the number of young people entering the labor force, and a projected increase of about 20 million jobs between now and the turn of the century, even the eight million-plus working women with children under age six would be missed if they opted for full-time homemaking.

Yet it is surely not easy for working women with families to manage. Working parents in the United States lack guaranteed job-protected leave to care for new babies or sick children or parents. Many cannot find adequate, affordable care for their children while they are at work. Relatively few are offered the flexible work options that make juggling family and work responsibilities easier. A theme that surfaces again and again in this book is that public and private policies have been very slow to adapt to the changes in the lives of workers and their families.

Articles in all three editions of *The American Woman* highlight the extent to which public policy has played a major role in enhancing women's educational and employment opportunities. Barriers to women's advancement have been reduced by Title VII of the Civil Rights, the Equal Pay Act, Title IX of the Education Act Amendments, and the Pregnancy Discrimination Act, to give but a few examples. While this is not to suggest that women have yet achieved full equality and equity in the workplace, their employment experiences and occupational profiles are vastly different from what they were a generation ago because legislative changes have made it easier for women to compete in the workforce.

But as the barriers that denied women access to job opportunities just because they were female have fallen, other barriers have been revealed. Many people argue, for example, that women cannot hope to achieve true equality in the workplace until they are assured of a more equitable division of labor at home, but data in this book suggest that a 50-50 sharing of home and family responsibilities between husbands and wives is a long way off.

Many employers—especially small firms—don't provide maternity leave. Their employees, who are often low-wage workers, have to patch together days of sick leave, vacation time, and unpaid days off to care for a new baby or for a sick child or other relative. As of mid-1989, U.S. parents remain in the unenviable position of living in one of the two countries in the industrialized world that do not have laws requiring job-protected leave for care of the newborn.

Defenders of the status quo, i.e., those who oppose government mandated fringe benefits, argue that intense competition for qualified labor will force employers to provide the types of employee benefits that working parents need, but economist Barbara Bergmann counters that "only the government can threaten penalties that will motivate more employers to allow women to compete fairly for the most interesting and best-paid work" (Bergmann, 1986: 300).

In their collective and individual reports in this book, members of the executive committee of the Congressional Caucus for Women's Issues discuss what they think the federal government must do to help women compete. What comes through especially loud and clear is the need for child care and family leave policies. These congresswomen and their allies may meet with some success this year or next. Nevertheless, it should be noted that if the 101st Congress approves a family leave bill, it will be limited to *unpaid* leave, probably of no more than 10 weeks, and will not reach the millions of workers who are employed by smaller firms.

Moreover, it may be true that "child care has moved into the national spotlight," as the authors of this book's chapter on child care contend; it may even be the case that some additional federal funds for child care will be committed within the next two years. There is little evidence, however, of a willingness to commit funds sufficient to ensure safe, affordable child care, preferably with an educational component, for the millions of children who need it.

And, unfortunately, it appears that the women's movement and others who support women's rights will have to devote precious time and resources to fighting other battles that had been considered won. Several recent Supreme Court decisions seem likely to unravel employment programs and policies that have helped women and minorities get a foot in the door and a chance to compete effectively. These disturbing decisions (e.g., *Wards Cove Packing Co. v. Antonio* and *Martin v. Wilkes*) are briefly described in "In Review" (formerly "Year in Review"), *The American Woman's* summary of legislative, judicial, social, and economic developments affecting women. Preserving affirmative action and equal opportunity measures will mean getting Congress to reaffirm its support for them as, after several years of intense struggle by women's advocates, it finally reaffirmed Title IX in 1988.

And employment discrimination battles are not the only ones that women's advocates must fight in the coming months and years. One of the most significant Supreme Court rulings, in *Webster v. Reproductive Health Services*, was handed down on July 3, 1989, when the Court upheld a Missouri state law declaring that life begins at conception and requiring that physicians ascertain the viability of a fetus before performing an abortion. Missouri's ban on the use of public funds or facilities for abortions was also upheld.

While the Supreme Court did not explicitly overturn the 1973 *Roe v. Wade* decision that legalized abortion, women's right to choose is clearly now in jeopardy, and additional restrictions may be in the offing, since the Court has agreed to hear three new abortion cases next term.

Moreover, because the *Webster* decision returned to the states a right to regulate abortion that is unprecedented since the *Roe v. Wade* decision, both pro-choice and anti-abortion activists are gearing up for what promise to be years of lobbying and litigation at the state level. (Several states have already moved to tighten restrictions on abortion.) The next edition's "In Review" can be expected to include updates on abortion rights developments across the country.

Indeed, "update" is probably the key to what *The Ameri-*

can Woman is all about. The overall purpose of "In Review," the chapters long and short, the congresswomen's reports, and the statistical appendix is to keep readers informed about the current status of women in this country, and to provide women's advocates, activists, and others with the facts and figures—the information tools—that will assist them in their work on behalf of women and families.

The longer chapters explore, in some depth, a number of important issues; in this edition, scholars consider the problems of the black family, the crisis in affordable housing, the day care crisis, and employment policy. The shorter chapters simply highlight the status of women in a variety of fields or activities—in art, in television, and in international development, for example. Similarly, "In Review" and the statistical appendix help the reader sum up where American women have been going and what has been happening to them since the last edition of *The American Woman* was compiled.

In designing *The American Woman*, the Women's Research and Education Institute has sought to be responsive to suggestions about content and to requests for particular information. (This edition, for example, presents considerably more separate material on minority women—black women and their families, Asian Americans, Hispanics, and American Indians—than did earlier editions.) We have tried to offer readers a little bit of everything, with the inevitable result that some do not get all of what they want and others get more than they want. We have yet to examine every issue of importance to women, and some of those we have covered in earlier editions need to be revisited. Future editions will provide that opportunity.

SARA E. RIX

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Finally, I want to stress that neither the funders nor any of the advisors, reviewers, or editors are responsible for any errors or misstatements that may appear in the book. In addition, the opinions expressed herein do not necessarily represent the opinions of anyone other than the authors of the chapters.

Betty Parsons Dooley
Executive Director
Women's Research and Education Institute

Introduction

JEAN STAPLETON

WOMEN HAVE MUCH to celebrate, much to safeguard, and much to achieve. Their prospects for exercising unique leadership stretch to the horizon of the post-Cold War world now in the making. Here at home, painful barriers remain; some are higher than they were a year ago. But women are also more aware of how to surmount obstacles and are more canny about tactics and resources. We women are better prepared for the long haul—less divided among ourselves and more experienced in working with each other.

The international scene calls for conciliation, world rule of law, and new perspectives, not prolonged confrontation. Borders are becoming more transparent, while outworn definitions of national interest are shifting. Women have fewer vested interests in things as they are; less connected to the international old-boy networks that have guided foreign and defense policies since World War II, women may be able to hasten the advent of a workable post-nuclear world order. Internationally, women's comprehension of the web of interconnected life is needed more than ever. We can help overcome all sorts of man-made boundaries in order to protect the planet we have jeopardized.

Broader social justice is demanded to match and hasten economic development. Changes in work and the workplace must come, not only for women's benefit, but also to strengthen our economy for the future. This is true not only in less developed nations, but also in Europe, Asia, and the United States. In today's European Community, a social charter with strong provisions for women moves forward in tandem with the economic integration directives that culminate in 1992. Ironically, says the head of a European national bureau of women's affairs, the women's movements inspired by American counterparts in the late 1960s and early 1970s have produced strong new European initiatives that U.S. women may soon envy.

In this country, many women are double- or triple-working in families, jobs, and public roles, and they are often stretched to the limit. Much has been achieved. But, as the writers of the essays in this edition of *The American Woman* show, dark places remain. Many women are alone—with children, but without jobs or adequate support. Many are ill-housed, undereducated, and underemployed. There are not only glass ceilings atop women who have risen part way in corporate life; plenty of steel caps still hold the lid on initial opportunities. The presence of left-out and left-behind women in our society prevents self-congratulation about how far we've come.

Several chapters in this collection draw a general picture of the international and intellectual support system women have built. Sarah Harder opens her essay with an overview of the effectiveness of U.S. women's organizations in public policy and legislative advocacy. She definitely finds the glass half full. Women were dismayed by the 1982 failure to ratify the ERA and by stalled federal action for women during the Reagan years. Despite—or perhaps because of—these events, the 1980s generated new alliances among women's groups.

Agreeing to disagree in some cases, specialized and single-issue women's groups as well as the larger federations forged "alliances . . . to address issue priorities on the basis of opportunity and need." Permanent state and local alliances numbered more than 30 in 1988, with 10 more in formation. Since 1985, a Council of Presidents of national women's organizations has been regularly meeting. In 1988, it launched a nonpartisan issues strategy under the banner of the Women's Agenda, in collaboration with more than 40 organizations representing millions of women around the country.

These organizations have agreed to push this agenda, and Harder believes their "chorus on a shared song sheet" will prevent women's issues from being marginalized, as often happens with partisan solutions. To regain lost momentum, Harder suggests that the time may have come for a new federal council for women, perhaps based on the Canadian model.

Arvonne Fraser widens our field of vision in her essay on women and international development, where poverty and inequality go hand in hand. "Women in development" as a perspective made its debut only 20 years ago, when Ester Boserup of Denmark challenged the standard development doctrine that ignored women's key role in economic life.

Fraser sees no coincidence in the fact that International Women's Year, the 1976-85 U.N. Decade for Women, and women-in-development programs all began after a new U.S. feminism flowered. She writes that American women have been major contributors to development because they have exercised "four basic freedoms" many other women lack: freedom of speech, of association, of publication, and of travel. U.S. women's contributions to a newly revived international women's movement include helping to define new ideas, publicizing them, creating new international organizations or networks around specific issues such as domestic violence, conducting research, and organizing conferences. Although Fraser cautions that American women often lack the awareness and international experience of their overseas colleagues, "they have often been the model builders because they have the freedom, energy, and means" to get involved.

A whole new generation of women leaders in the so-called developing world is now taking the stage. They resent condescending attitudes. Far from defining equality as parity with men, these new leaders assert that, to achieve true equality, men must become more responsible for families. American men and women have surely fallen short of this goal, so for women "the whole world is [still] developing."

Kate McGuinness's interesting history of women in the peace movement notes that the most active times of women's participation in international peace activity coincide with periods when women vocally claim greater roles in society at large. Concern for social issues has always partnered women's activism for peace. Social work pioneer Jane Addams led the Women's Peace Party at the outbreak of World War I, and women today clearly comprehend the tradeoffs between defense and day care, helicopters and housing.

Mariam Chamberlain discusses the emergence and growth of the women's studies programs and research centers that have given a solid grounding to women's advocacy. (In fact, centers for women's research outside government are only at the brink of adequate support in other nations; even in societies more legislatively advanced than the United States, women would like to match our research capacity.)

Even though current women's studies programs emerged first on the East and West Coasts, it jars our "bicoastal" arrogance to learn that the earliest known American course on women was offered by the department of sociology at the

Jean Stapleton, actress and president of the board of the Women's Research and Education Institute. *Peter Kredenser, photographer*

University of Kansas in 1892. At the University of Washington in 1912, Professor Theresa McMahon gave a course on "Women and Economic Evolution, or the Effects of Industrial Change on the Status of Women." Chamberlain suggests that challenges to traditional assumptions, raised by a new look at conventional topics from a woman's perspective, have mostly occurred where there are women faculty members.

In a lively way, Chamberlain follows the stages of integration and institutionalization of women's studies since 1969. What has been the overall effect? The original aspiration was less for separatism than for honest integration of women into the whole apparatus of traditional scholarship. Indeed, women's studies have not only challenged assumptions, but even the so-called established facts and rules. For example, "the Dark Ages" were a period of relative ascendance for women. "The Renaissance," a period of economic rebirth for princes, was rather dimly lit for women.

A second cluster of essays in this collection paints group portraits of American women from American Indian, Hispanic, and Asian Pacific backgrounds. C. Matthew Snipp's discussion of American Indian women's labor force participation finds that poverty among Indians hits women most keenly. The poor in Indian communities tend to marry the poor, and often both are unable to get work. Educational horizons are narrow and social isolation is great. Snipp shares our dismay that these very first Americans are the last to share in their country's wealth.

Gloria Bonilla-Santiago's portrait of Hispanic women locates them in one of the fastest growing segments of the U.S. population. Concentrated in nine states which contain nearly 90 percent of American Hispanics, their communities are largest in California and Texas. Poverty is a serious problem, especially for families headed by women: more than half such families in 1987 were poor. Although considerable differences exist among the poverty rates of Hispanic subgroups, the overall proportion of Hispanic families who live in poverty is 2.5 times that of non-Hispanic families.

Hispanic women are at best marginal in the U.S. labor market today. They are a bit less likely than non-Hispanics to be in the labor force at all. Yet they will enter the future U.S. workforce in unprecedented numbers. One key reason is that Hispanic women are a youthful population compared to the U.S. female population in general, and their fertility rate is high. Improving the educational and job status of Hispanic women, Bonilla-Santiago says, will thus help ensure not only their own futures, but the future of a qualified U.S. labor force.

Juanita Tamayo Lott celebrates Asian and Pacific American women, who have been comparatively successful in the U.S. economy. For the first time in 1980, the census showed that a majority—52 percent—of the 3.7 million Asian and Pacific Americans were women, and women now dominate immigration from those regions. Lott says it is important to grasp that Asian Pacific women "do not define themselves in relation to white men, white women, or other women of color. Their identities are rooted in civilizations that are thousands of years old." For the time being, it seems, they will surely be affected by the rough-and-tumble of the American experience.

The median income of Pan Asian women is slightly higher than that of the overall U.S. female population, yet remains less than that of any group of U.S. males. Lott believes that the talents and contributions of these women are finally beginning to be acknowledged and that their linguistic and cultural skills "are beneficial to a global economy and pluralistic society."

Another group of essays considers women who work in fields dominated by men. For example, Janet Bickel's chapter highlights the growing proportion of women gaining entry to medical schools. In 1988, the number of female physicians exceeded 100,000, more than double their number a decade ago. This is a staggering increase. What's behind it? The total number of applications to medical school has dropped more than 30 percent in the past 15 years; half the number of males apply today as did so in the mid-1970s. As for medical faculties, more women than men enter academic medicine. Yet by 1987, women were still only 19 percent of medical school faculty members, and few advance to full professorships. Is this a repeat of the cliché that professions have become devalued when women enter them in great numbers? Bickel has no definitive answers, but her questions are pointed.

Faith Ando looks at women in business through women who are sole proprietors. "Women have been starting businesses in such record numbers in recent years," she says, that "the proportion of businesses owned by women—25 percent of the 12 million U.S. firms in 1982—may reach 50 percent by the year 2000." Ando assumes that some of the same factors that encourage men to strike out on their own also apply to women.

She sees differences, too: women's other employment options may be less attractive than those available to men of comparable background; entrepreneurship is one way out. Though extremely demanding, it may also allow more flexibility for child care. Finally, women reentering the labor force after a hiatus may find that establishing their own businesses is the only way to capitalize on the skills they have acquired in nonformal work. Ando doesn't avoid the bad news that black and Hispanic (but not Asian) women are underrepresented among women business owners. Business women identify access to commercial credit as a key ingredient for success—another reason antidiscrimination enforcement is so important for American women.

Women in the art world is Elsa Honig Fine's theme. She gives an engaging tour, starting with the genteel tradition of women dabblers and angels, who are in the wings of art but not the limelight. Only in the 1980s have women been appointed museum directors or chairs of art departments. As with women in academic medicine, "critical mass" in administrative power is often as important to equality as attracting more women practitioners. There remains a lot of work to do in behalf of those who make and sell art. As late as 1988, relatively few gallery or museum exhibitions were of women artists' work.

A new generation of women art historians and critics appeared in the 1970s, and their work of "archaeology and extrication" goes on. They are unearthing lost or neglected work by women, giving crafts their due, and extricating art by women from the assumptions of a largely male critical and curatorial establishment. Fine is dubious about attempts to identify or dictate certain artistic forms or styles as "women's," but she implies that artistic equality partly depends on making certain that women have seats at the table where decisions are being made.

Some women opposed the National Museum of Women in the Arts a few years ago in Washington; they saw it as letting major art institutions "off the hook" about buying and exhibiting women's work. That didn't happen—in fact the reverse occurred, says Fine, and separatist operations probably need to exist "because there is still so much catching up to do."

Several other essays look at American women today through the longer lens of social, economic, and demographic trends. These chapters consider problems especially serious for women over the next decade: contingent work, employment policies, the effects of persistent poverty on black families, and affordable housing.

Elizabeth Conway writes that temporary, part-time, and contract work, collectively known as "contingent work," has a long history among American women. Such jobs have grown more commonplace in the past decade, now occupying a quarter to a third of the U.S. labor force. Most contingent workers are women. Lower wages, few or no benefits, and little protection in bad times are among the problems. Conway thinks the public sector needs to help the private sector remedy these problems. Changing business needs and vocal advocacy by part-time professionals may soon raise the issue's profile and result in some changes. Women need to strive toward ensuring that contingent work is innovative rather than merely exploitive, as it has often been.

Surveying the occupational landscape, Deborah Rhode says one view sees women and work as a *Pilgrim's Progress* saga of rising opportunity. Another view spies occupational segregation and stratification "and concludes that we're still pushing the same rocks up the same hills." Rhode's overview leaves the story somewhat more open-ended. Her eloquent legal analysis suggests that "equal opportunity is inadequate as a means and an end; what is needed are fundamental changes in workplace practices, premises, and priorities." Obstacles for women are more entrenched in culture, economics, and social expectations than a strict equal opportunity remedy acknowledges.

Employment issues must become part of a larger political agenda touching education, housing, social services, and the tax structure. Too many policies reflect old assumptions about women's secondary status as workers, while "too few address the structural problems that still confine many women to that role."

Harriette Pipes McAdoo discusses the history and growing diversity of African American families. She dismisses the current rage for explanations hinging on a black "underclass." Poverty is nothing new, she says, but rather, a widening of poverty has hit middle-class, working-class, and already impoverished people. The major difference "is that traditional avenues for upward mobility are now blocked, as the economy has slowed and the job skills demanded by the labor market have changed." Discrimination and economic isolation, shared by all people of color in McAdoo's belief, haunt our attempts to improve the situation.

For African American women, too, a shortage of adult males "has obvious implications for marriage prospects." More single women and families headed by women alone mean more female poverty. Looking ahead to a situation where American "minorities" may become "majorities" in the new century, McAdoo warns that we must not lock racial differences into permanent status differences.

Cushing Dolbeare's and Anne Stone's penetrating analysis of federal housing policies and American women identifies affordable housing as an acute and rapidly worsening problem. Women are most likely to live in bad housing, or to pay an inordinately large slice of their incomes for housing, or both, primarily because most poor Americans are women. Not only do women-maintained households form 58 percent of all households with incomes below $10,000, but almost half of all women householders fall into that income range.

Federal policies are out of balance for women. Dolbeare and Stone write that the cost of housing assistance for low- and moderate-income people is dwarfed by the cost to the federal Treasury of "housing assistance" given through the tax code to middle- and upper-class Americans through deductions, credits, and the like. The current supply of subsidized housing should be protected. To obtain a rapid increase in affordable housing, policies should center on providing it through nonprofit sources. Housing assistance should become an entitlement. Solving America's housing crisis—for the poor in general or the homeless, battered, or displaced women in particular—will demand persistent advocacy.

Now that we have been rolling out the red carpet for women over nearly 20 years, we may often feel as if someone is rolling it up right behind us. But 1989 differs from 1969 partly because women now have public voices, visibility, and partial access to centers of political and economic power that were closed two decades ago. Even if momentary pessimism rules our thoughts, optimism must carry our actions.

No difficulty comes to us without a gift in its hands, like Shakespeare's toad with a jewel in its forehead. I do believe that women's unity, determination, and resourcefulness will be quickened by the challenges that are so clearly before us today. I share the belief of a Zimbabwean artist that "a woman's place is in the struggle." Today, women across the world will no longer take "no" for an answer. Nor will we make do with *no* answers to our need for equality, sufficiency, dignity, and participation in decisions touching our lives and livelihoods.

In Review:

January 1, 1988–July 3, 1989

ANNE J. STONE

1988

January 1 / Wives are still doing the bulk of the housework even if they are employed outside the home, according to a study reported in this month's issue of *Psychology Today*. Researchers at the University of Florida found that wives average about 30 hours a week on household tasks, their husbands about six hours. Wives employed full time do about 70 percent of the housework, full-time housewives about 83 percent.

January 12 / The U.S. Department of Education releases a survey showing that women and people of color are rare among public school administrators, especially superintendents (96 percent male, 97 percent white). Among principals, 76 percent are male and 90 percent are white.

January 19 / The U.S. Information Agency (USIA) is ordered to notify some 4,400 women who applied unsuccessfully for USIA jobs between 1974 and 1984 that they may be entitled to back pay and preferential hiring status. Today's order by U.S. District Judge Charles Richey follows his 1987 ruling that the USIA had discriminated against female job applicants.

January 19 / Sponsors of the upcoming bipartisan Women's Agenda Conference in Des Moines, Iowa, express dismay that none of the Republican presidential hopefuls has agreed to address the conference, where more than 40 national women's organizations—including the American Association of University Women and the Business and Professional Women/USA—will be represented. Five of the seven Democratic candidates have accepted invitations to appear at the conference.

January 21 / The Census Bureau reports that almost one-fourth (24 percent) of American children lived with only one parent in 1986 and projects that more than half of all American children alive today will live in single-parent households at some time before they grow up.

January 21 / Couples with sons are less likely to divorce or separate than are couples who have only daughters, according to study results announced in today's *New York Times*. The three researchers at the University of Pennsylvania who conducted the study report that sons promote marital stability more than daughters because fathers are more involved in rearing sons, and that "beliefs about the importance of male role models for sons act as a deterrent to divorce" for the mothers as well as the fathers of sons.

January 28 / By a vote of 75-14, the U.S. Senate passes the Civil Rights Restoration Act (S. 557), after amending the bill to permit universities and hospitals to refuse to pay for or perform abortions—a development that dismays many of the bill's supporters. The bill was designed to restore the broad coverage of federal antidiscrimination statutes (such as Title IX) that prevailed before the Supreme Court greatly limited their reach in its 1984 *Grove City College v. Bell* decision.

February 2 / The *Federal Register* publishes the Reagan administration's new regulations barring family planning clinics that receive federal funds from informing a woman with an unintended pregnancy that her options include abortion. Clinics would also be forbidden to refer a woman directly to an abortion facility, even if she asks for such a referral. (Federally funded clinics have for some time been prohibited from performing abortions.) The Planned Parenthood Federation of America, the National Family Planning and Reproductive Health Association, and several state governments immediately file lawsuits to keep the new regulations from going into effect.

February 2 / At a Senate Judiciary Committee hearing, Senator Edward Kennedy (D-MA) notes that President Reagan's 367 judicial nominations to date have included only 6 blacks and 31 women.

February 2 / The Department of Defense orders the military services to enforce rules against sexual harassment more vigorously and to open more positions to women.

February 3 / Ruling in the "Baby M case," the New Jersey Supreme Court declares the $10,000 surrogacy contract between William Stern and Mary Beth Whitehead-Gould invalid. In a unanimous opinion reversing a lower court finding that the surrogacy contract was legal, the state's highest court says the contract amounted to "baby selling" and violated three specific New Jersey adoption statues. While awarding custody of Baby M to Stern and his wife, the Supreme Court restores Whitehead-Gould's right to visit the child.

February 5 / President Reagan signs S. 825, the Housing and Community Development authorization bill, into law. Included in the omnibus legislation is a provision authorizing $5 million annually (for two years) for child care services in public housing facilities.

February 11 / The national executive board of the Boy Scouts of America votes to end the Scouts' requirement that troop leaders be male.

February 14 / Regular, intensive exercise impairs women's fertility, at least temporarily, although such exercise does appear to help protect women against a number of serious diseases, according to findings presented today at the annual meeting of the American Association for the Advancement of Science. Harvard University researchers who studied more than 5,000 women believe that intense physical activity interferes with the production of estrogen.

March 2 / By a vote of 315-98, the House of Representatives approves the Civil Rights Restoration Act (S. 557), as amended and passed by the Senate on January 28. President Reagan has said he will veto the bill.

March 3 / The federal government announces that it will suspend application of the new anti-abortion regulations which were issued on February 2 and were to have taken effect on March 2. Legal challenges have resulted in injunctions against the regulations by federal courts in Denver, New York, and Boston, whose rulings cover the majority of federally funded family planning clinics.

March 8 / Catalyst, a not-for-profit group that works with corporations to foster career development for women, honors the Gannett Company, the DuPont Company, Corning Glass Works, and Avon Products for their exemplary efforts to recruit, retain, and promote women.

March 16 / President Reagan vetoes the Civil Rights Restoration Act.

March 18 / The Air Force announces that it has formally adopted a policy directing that commanding officers neither "impede . . . or otherwise interfere with" the decision by a service member's spouse to work outside the home, nor allow that decision to be a "factor . . . [affecting] the evaluation, promotion, or assignment of the military member." Some Air Force wives have complained that they were pressed by higher-ups to quit their jobs or risk harm to their husbands' careers.

March 22 / By substantial bipartisan majorities, the House and Senate vote to override President Reagan's veto of the Civil Rights Restoration Act, thereby reinstating the broad federal protections against sex, race, age, or disability discrimination in federally funded institutions that prevailed before the Supreme Court's *Grove City College v. Bell* decision.

March 23 / The Subcommittee on Civil and Constitutional Rights of the House Judiciary Committee begins two days of oversight hearings on sex harassment and other obstacles to women's employment in skilled, blue-collar jobs.

March 28 / The Justice Department announces that the city of Chicago has agreed to pay more than $9 million in back pay and to adjust seniority dates for victims of discrimination on the basis of race, national origin, and sex in the Chicago police department. The agreement resolves a suit filed in 1973.

March 28 / The National Committee on Pay Equity makes public a survey finding that more than 1,500 local governments, school districts, and community colleges in 24 states and the District of Columbia "have taken steps to identify or eliminate race or sex bias in the wages of civil service employees."

March 28 / President Reagan signs an executive order removing references to gender in the official code of conduct that guides military personnel if they become prisoners of war.

April 8 / The University of Connecticut's trustees approve a resolution asking the state's legislature to appropriate sufficient funds to eliminate male-female disparities in faculty salaries. A study of the university's salaries found that no explanation other than sex discrimination could account for $1,700 of the average difference between male and female faculty members' salaries. If the Connecticut legislature approves the funds, women faculty members will receive raises averaging $1,700 over the next two years.

April 8 / U.S. Secretary of Agriculture Richard E. Lyng signs a five-year plan to improve his department's performance in hiring and promoting women and minorities. Conceding past shortcomings, Lyng promises that the Agriculture Department will speed up the promotion of women to more responsible positions and bring the percentage of women up to the average for the government as a whole.

April 14 / The Oxford University Press publishes 30 volumes of *The Schomberg Library of Nineteenth-Century Black Women Writers*, which includes fiction, poetry, essays, and biographies by or about black women writers of the 1800s. Ten more volumes are planned in the set, which is edited by Henry Louis Gates, Jr.

April 25 / Burnita Matthews, the first woman ever to serve as a federal district judge, dies at the age of 93. President Harry S. Truman appointed Matthews to the District Court for the District of Columbia in 1949. She was active on the bench until late 1983.

April 26 / The House Committee on Small Business begins hearings on difficulties faced by women-owned enterprises. Equal access to commercial credit is a particular problem, according to many witnesses. Business and commercial loans are currently exempt from the antidiscrimination requirements of the federal Equal Credit Opportunity Act, which prohibits discrimination in lending on the basis of sex or marital status.

April 27 / Deciding a key child support enforcement matter, the Supreme Court rules unanimously in *Hicks v. Feiock* that in civil proceedings for contempt of court against parents who fail to pay court-ordered child support, a delinquent parent who claims inability to pay may be required to prove that inability. However, the Court's opinion makes clear that in a criminal contempt proceeding where inability to pay is an element of the crime, placing the burden of proof on the defendant might violate his/her constitutional rights.

May 3 / The General Conference of the United Methodist Church votes overwhelmingly to approve a revised hymnal that is gender neutral.

May 5 / The Congressional Caucus for Women's Issues announces the results of the Child Care Challenge it issued in 1987, calling on members of Congress to nominate model employer-sponsored child programs in their congressional districts and states. Of the 160 employers nominated, 43 were selected by a blue ribbon panel of child care experts to receive recognition for their achievements in providing child care benefits to their workers.

May 9 / In San Francisco, a federal judge raps the U.S. Forest Service and its parent, the Department of Agriculture, for failing to comply with a 1981 court-ordered plan to end discrimination against women Forest Service employees in California. The judge orders the Forest Service to establish a $1.5 million fund to assure compliance with the affirmative action plan. In addition, the Forest Service must pay the fees of Equal Rights Advocates, who represented the women plaintiffs in the case.

May 11 / Two congresswomen introduce bills to give job protection to congressional employees. H.R. 4576, introduced by Rep. Lynn Martin (R-IL), would entitle congressional and federal court employees to the civil rights protections that are afforded to other American workers by Title VII of the Civil Rights Act of 1964. H. Res. 445, introduced by Rep. Patricia Schroeder (D-CO), would set up a board to hear discrimination complaints from House of Representatives employees and would allow appeals to the House Committee on Ethics. Under present law, congressional employees are not covered by major federal antidiscrimination statutes.

May 14 / The Coalition of Labor Union Women (CLUW) sponsors the American Family Celebration in Washington, D.C. Attended by almost 50,000 people from around the country, the event seeks to highlight the importance of policies to help families balance work and family life.

May 23 / The Food and Drug Administration approves the cervical cap for use in the United States. This contraceptive device has long been used in Europe.

May 25 / The House approves a foreign aid appropriations bill that includes a provision requiring the Agency for International Development (AID) to allocate at least $5 million per year—more than twice what it currently spends—to the Women in Development program. The measure seeks to ensure that women are participating in AID-assisted activities/programs overseas in approximate proportion to women's traditional participation in those activities.

May 26 / The U.S. Navy names Petty Officer 1st Class Beth Blevins its "sailor of the year." She is the first woman to win that honor, which brings Blevins a promotion to Chief Petty Officer, an assignment to work in Washington with the Master Chief Petty Officer, and the Navy Commendation Medal.

June 1 / "Symbolom" by Pulitzer Prize-winning American composer Ellen Taafe Zwilich is given its world premiere performance in Leningrad by the touring New York Philharmonic Orchestra. Commissioned especially for the orchestra's tour, Zwilich's score is believed to be the first American work to have its world premiere in the Soviet Union.

June 7 / The great majority (87 percent) of parents think that participating in sports is just as important for girls as for boys, according to a survey released today by the Women's Sports Foundation. Less encouraging is the finding that girls'—especially black girls'—participation in sports drops off in their mid- to late teens.

June 8 / The Senate gives final approval to H.R. 2470, the Catastrophic Health Care Insurance Act (the House approved it on June 2). President Reagan is expected to sign the bill, which includes two provisions of particular relevance to women: one to ensure that the noninstitutionalized spouses of institutionalized persons will not be left impoverished by Medicaid eligibility requirements and one to provide Medicare coverage for breast cancer screenings.

June 13 / Female athletes at Temple University will be treated comparably to male athletes under a "ground-breaking agreement" reached today in *Haffer v. Temple University*. According to the National Women's Law Center, which represented the plaintiffs in the eight-year-old sex bias case, the agreement lays out specific improvements and safeguards for women student-athletes in such areas as participation opportunities, athletic scholarships, and overall resources.

June 20 / The U.S. Supreme Court rules unanimously (in *New York State Club Association, Inc. v. City of New York*) that the First Amendment does not prohibit a city from barring sex and race discrimination in large clubs where members make important business and professional contacts. The case involved a New York City ordinance prohibiting discrimination in public accommodations which had been extended to include private clubs that have more than 400 members, provide regular meals, and receive payments for dues, meals, or other services from members' employers.

June 22 / The Supreme Court rules 5-4 in *Florida v. Long* to limit the retroactive relief available to employees under a 1983 Supreme Court decision which invalidated the use of sex-based actuarial tables in calculating pension benefits under employer-operated pension plans. Today's ruling means that only those employees who retired after the effective date of the 1983 decision are entitled to compensation for a disparity in benefits that arises from the use of gender-based criteria.

June 26 / The *Washington Post* reports that a *Washington Post*/ABC News voter survey conducted earlier in the month (June 15-19) found that while men split evenly between Democratic front-runner Dukakis and Republican front-runner Bush, women preferred Dukakis to Bush by 57 percent to 33 percent.

June 27 / A study on the status of women in 99 countries finds the United States ranking third, behind Sweden and Finland. Published today by the Population Crisis Council, the report evaluates women's status in five major areas: health, control over childbearing, education, employment, and legal protection.

June 29 / The U.S. Supreme Court today hands down two decisions with particular relevance to women. In *Bowen v. Kendrick*, the Court rules 5-4 that the Adolescent Family Life Act, a federal law that grants federal funds to religiously affiliated organizations for the purpose of promoting chastity among teenagers, does not, on its face, violate the constitutionally mandated separation of church and state.

In *Watson v. Fort Worth [Texas] Bank & Trust*, the Court rules unanimously that in employment discrimination cases involving challenges to employers' subjective criteria for hiring or promotions, employees may use statistical evidence showing disparate impact (such as underrepresentation of women or minorities in the workplace) and need not prove an intent to discriminate. The ruling in *Watson* does not determine the burden of proof (i.e., on employees and employers, respectively) applicable in disparate impact challenges to subjective employment criteria, but four members of the Court indicate that they would increase the burden on employees to prove discrimination.

June 29 / By a vote of 376-23, the House of Representatives votes to add families with children and the handicapped to the groups protected against housing discrimination by federal fair housing law. The bill also strengthens the government's powers to enforce prohibitions against all forms of illegal housing discrimination.

June 29 / Forty-two percent of the federal government's female employees and 14 percent of its male employees experienced some form of sexual harassment between May 1985 and May 1987, according to a survey released today by the U.S. Merit Systems Protection Board. Harassment against women was most pervasive in the State Department and related agencies, where more than half of the female employees surveyed said that they had been sexually harassed at work.

June 30 / At the steps of the U.S. Capitol, National Organization for Women (NOW) president Molly Yard delivers to Rep. Don Edwards petitions that contain 100,000 signatures calling for passage of the Equal Rights Amendment. Edwards (D-CA) has promised to reintroduce the ERA, which is the top priority on NOW's agenda.

July 1 / The Marine Corps' Security Guard School in Quantico, Virginia graduates its first women. Graduates of the school are assigned to security forces guarding naval bases and other installations; heretofore, female Marines have been barred from these assignments.

July 6 / The Coalition for Women's Appointments is officially launched, spearheaded by the National Women's Political Caucus and involving 45 organizations with more than five million members. The goal of the bipartisan coalition is to get more women appointed to top-level federal jobs. The group will develop a list of Democratic and Republican women who would be qualified to serve in whatever administration is elected this fall.

July 7 / Only three of the 13 key maternal and child health goals that the government set in 1979 for achievement by 1990 are likely to be met on time, according to the Centers for Disease Control. Expected to be achieved or surpassed are a reduction of neonatal death rates, having most babies leave the hospital in car safety seats, and the widespread institution of programs for screening newborns for metabolic disorders. Those targets not likely to be met include an infant mortality rate of no more than nine deaths per 1,000 live births and a maternal death rate that does not exceed five per 100,000 live births in any county, or among mothers of any race or ethnic group.

July 8 / Hubert I. Teitelbaum, a federal judge in Pittsburgh, tells lawyer Barbara Wolvovitz that he won't allow anyone in his courtroom to use the honorific "Ms." and orders her to use her married name or go to jail.

July 14 / Judge Teitelbaum apologizes to Ms. Wolvovitz and "recognize[s] [her] right to be addressed in any manner in which [she] see[s] fit."

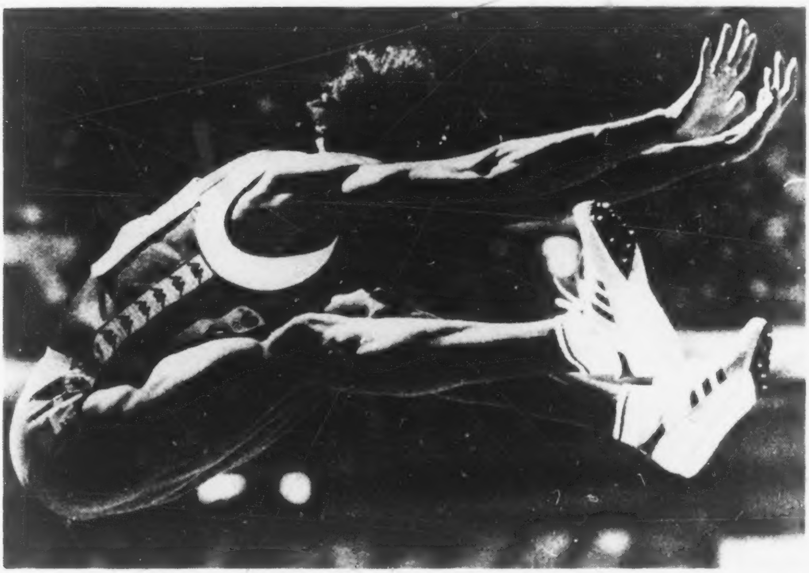
July 28 / Sterilization and "the pill" are by far the two most common contraceptive methods relied on by fertile, sexually active American women, and the condom is a distant third for the unmarried as well as the married, according to a survey report released today by the Alan Guttmacher Institute. Despite rising concern about AIDS and other sexually transmitted diseases, the survey found that between 1982 and 1987 condom use rose only slightly (from 12 percent to 16 percent) among sexually active unmarried American women age 15 to 44 who wished to avoid pregnancy. The survey also found that more than three-quarters (76 percent) of never-married women in this age group were sexually active in 1987—up from 68 percent in 1982.

August 1 / Phyllis Holmes begins her term as president of the National Association of Intercollegiate Athletics (NAIA). Holmes is the first woman to serve as president of any national coed sports organization.

August 3 / The 1988 Summer Olympic Games in Seoul, Korea, come to a close. Two hundred twenty-eight U.S. women competed in 22 sports, and U.S. women won gold medals in 12 events, including basketball. Sisters-in-law Jackie Joyner-Kersee and Florence Griffith Joyner between them won five gold medals in track and field events, and each set one world and one Olympic record.

August 10 / The American Bar Association's (ABA) House of Delegates adopts a resolution committing the ABA and its members to "refuse to participate in, acquiesce in, or condone barriers to the full integration and equal participation of women in the legal profession."

September 2 / The *Washington Post* reports that the Securities and Exchange Commission (SEC) last month agreed to pay Veronica Awkard $145,000 in a "confidential settlement" arising from Awkard's claim that she was a victim of pervasive sex harassment when she was employed as a branch



Jackie Joyner-Kersee sets an Olympic record of 7.40 meters in the long jump at the 1988 Olympics. *AP/Wide World Photos*

chief in the Office of Applications and Reports Services at SEC headquarters in 1983.

September 29 / Stacy Allison of Portland, Oregon, reaches the summit of Mt. Everest. She is the first American woman (and the seventh woman) to make it to the top.

September 29 / The Federal Equitable Pay Practices Act of 1987 (H.R. 387) passes the House of Representatives by a vote of 302-98. The bill would require a pay equity study of the federal government's wage and job classification system.

October 4 / The U.S. House of Representatives votes 408-12 for H. Res. 558, to prohibit discrimination against House employees on the basis of race, color, national origin, religion, sex (including marital and parental status), handicap, or age. The measure applies only to the House and must be reapproved in the 101st Congress.

October 4 / The Equal Employment Opportunity Commission (EEOC) issues a directive advising employers that they may not single out females for exclusion from jobs because of a potential hazard to either reproductive health or the fetus unless these three conditions are met: (1) the weight of scientific evidence shows that the hazard is substantial, (2) the hazard has been shown to affect women only, and (3) no feasible, less discriminatory alternative is available.

October 6 / The Manpower Demonstration Research Corporation (MDRC) releases a study showing that pregnant teenagers and young welfare mothers who participated in programs offering special educational, medical, and counseling services between 1980 and 1982 earned significantly more money five years later than did nonparticipating women in similar circumstances.

October 7 / Hopes that the 100th Congress will adopt a federal pay equity study die in the Senate. Senate sponsors, who offered the pay equity measure in the form of an amendment to another bill (S. 2388) under consideration, withdraw the amendment when approval seems unlikely.

October 7 / S. 2488, the Parental and Temporary Medical Leave Act of 1988, which would require the federal government as well as private sector employers with 20 or more employees to grant up to 10 weeks of parental leave and up to 13 weeks of medical leave, dies in the Senate after failing to gain the 60 votes necessary to cut off debate. The full House has not yet acted on parental leave.

October 13 / President Reagan signs the welfare reform bill into law. The measure's central purpose is to reduce welfare dependency by helping AFDC recipients become gainfully employed, and to that end it provides both "carrots and sticks."

For example, the new law requires states to establish Job Opportunity and Basic Skills programs (JOBS) to educate, train, and employ adult welfare recipients. It requires that most AFDC recipients participate in JOBS, and that child care be made available to those who need it in order to participate. It provides transitional child care and medical benefits for one year to welfare recipients who leave the JOBS program for a full-time job.

The law also seeks to strengthen child support enforcement. It requires automatic withholding from an absent parent's paycheck for all new or modified child support orders involving families whose cases are handled by the Office of Child Support Enforcement (OCSE); beginning in 1994, automatic withholding will be required on all child support orders regardless of whether a parent has applied for OCSE assistance.

October 17 / IBM announces a package of employee benefit options including up to three years of unpaid leave for such purposes as caring for a new baby, sick child, or elderly relative. IBM will continue to provide such fringe benefits as health insurance. Employees taking leaves of a year or less would be guaranteed their old, or an equivalent, job at the same location. Those taking longer leaves would be assured of reemployment with IBM, but not necessarily in the same job or location.

October 17 / Gertrude Elion gets word that she and her long-time colleague George Hitchings have been awarded a Nobel Prize in Medicine for their pioneering pharmaceutical research. Although her title is scientist emeritus, Elion still works at Wellcome Research Laboratories in North Carolina.

October 21 / The 100th Congress adjourns without action by the full House of Representatives on H.R. 925, the Family and Medical Leave Act of 1987.

October 25 / President Reagan signs H.R. 5050, the Women's Business Ownership Act, into law. A key provision applies the same antidiscrimination rules to commercial credit transactions that presently apply to consumer credit transactions. Among the measure's other provisions is one to create a guaranteed "mini-loan" program in the Small Business Administration. These loans would be particularly helpful for businesses in the service sector of the economy, where women owners are concentrated.

November 4 / Bill and Camille Cosby give $20 million to Spelman College, a historically black women's college in Atlanta, Georgia. The Cosbys' gift is the largest single contribution ever made to a historically black college.

November 5 / The Baseball Hall of Fame in Cooperstown, New York, unveils a new permanent exhibition, Women in Baseball. Helping to celebrate are veterans of the long-defunct All-American Girls Professional League (1943-1954).

November 9 / The U.S. Army announces that more than 3,000 active-duty positions that were previously open only to men will now be open to women, as will 6,000-plus National Guard positions and some 1,700 Reserve positions. Federal law still bars women from combat positions.

November 11 / Detailed analyses of the *New York Times*/CBS election day exit polls published today show that 52 percent of all Americans who voted on November 8 were women and that half (50 percent) of the women voted for George Bush. However, a gender gap is evident: Bush got 57 percent of the men's vote. The polls also found gender-related differences by such other variables as marital status (Bush did best among married men [60 percent] and least well among unmarried women [42 percent]); race (nine percent of black women, and 15 percent of black men, voted for Bush, compared with 56 percent of white women and 63 percent of white men); and age (among voters age 60 and over, for example, 53 percent of the men but only 48 percent of the women voted for Bush).

November 15 / Speaking at the annual meeting of the American Public Health Association, a researcher who studied 198 large chemical and electronics companies in Massachusetts reports that nearly 20 percent of them had policies restricting women's employment options on the grounds of possible risk to their reproductive health from exposure to one or more of four substances (lead, radiation, glycol ethers, and mercury). None of the companies restricted male employees' exposure to these substances, although all but one (mercury) are known to be hazardous to males as well as to females.

November 15 / S. 2042, authorizing a memorial to the women who served in the Vietnam war, becomes law. As finally approved by Congress, the bill calls for a statue to be placed on federal land in the Washington, D.C., area, but does not specify the site. The memorial will be funded from private contributions raised by the Vietnam Women's Memorial Project, a nonprofit, nongovernmental group.

December 6 / The Soviet press agency, Tass, announces that Florence Griffith Joyner was voted athlete of the year in its survey of 36 news agencies in 32 countries. Griffith Joyner won three gold medals for the United States in track and field at the Summer Olympics.

December 8 / Wilma L. Vaught (Brig. Gen. USAF, ret.) president of Women in Military Service for America Memorial Foundation, Inc., announces the design competition for a memorial to women in military service to be built at the gate of Arlington National Cemetery. Authorized by Congress in

1986 with the proviso that the foundation raise nonfederal funds to pay for it, the memorial will honor all the women living and dead who have served in the U.S. military and will include a register listing them. However, since no complete list now exists, members of the public are urged to come forward with the names of women they know to have served.

December 12 / The Secretary's Commission on Nursing of the U.S. Department of Health and Human Services issues a final report recommending that the federal government take steps to ease the shortage of registered nurses—a shortage the commission attributes "primarily [to] increased demand as opposed to contraction in supply." Among the commission's recommendations: authorizing a temporary, one-time increase in Medicare hospital rates for the sole purpose of increasing nurses' pay; increasing federal financial aid to nursing school students; and giving nurses a larger role in decisionmaking.

December 24 / President-elect George Bush announces that he will nominate Elizabeth Hanford Dole to be Secretary of Labor in his administration. Dole, who was Secretary of Transportation for nearly four years during the Reagan administration, is the second woman Bush has nominated for a cabinet-level position. The first was Carla Hills, nominee for Special Trade Representative.

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January 1 / Federal laws taking effect today include a provision of the Tax Reform Act of 1986 that requires faster vesting in employer-provided pension plans. According to a spokeswoman for the Employee Benefit Research Institute (EBRI), the change should be particularly beneficial to women workers because "they tend to be in the workforce or with the same employer for shorter periods [than men]."

January 1 / The U.S. Supreme Court holds unconstitutional a city affirmative action ordinance that reserved a fixed percentage of city contracting business for minority contractors. Technically, the Court's decision in *City of Richmond v. J.A. Croson Co.*, which involves race, does not necessarily determine the constitutionality of affirmative action plans based on gender; nevertheless, the decision does indicate that the Court considers proof of past discrimination essential in justifying city-initiated, voluntary affirmative action plans.

January 3 / With the swearing-in of newly elected U.S. Representatives Nita Lowey (D-NY) and Jolene Unsoeld (D-WA), the total number of women in Congress reaches a record high of 27 (two senators, 25 representatives).

January 3 / The Equal Rights Amendment is reintroduced in the House of Representatives as H.J. Res. 1 by Rep. Don Edwards (D-CA) and 133 cosponsors.

January 5 / The DuPont Company announces the results of a survey of its workers showing that family obligations are increasingly important in the career choices of both men and women. One finding: more than half of the male employees surveyed said they were using or were planning to use child care. The survey also indicated that women employees bearing the major responsibility for raising children and running households found it difficult to progress in their careers at the same pace as men.

January 5 / Portia Porter Mittelman accepts the position of staff director of the Senate Special Committee on Aging. Appointed by the committee's chair, Sen. David Pryor (D-AR), Mittelman will be the first black woman ever to serve as staff director of a Senate full committee.

January 7 / At the 1989 Women's Agenda Conference in Kansas City, Missouri, a Bush/Quayle polling consultant tells a panel: "The major accomplishment of Bush/Quayle was the closing of the gender gap, which we measured in late spring as 15 to 20 percentage points, to a more reasonable level of six to eight [percentage points] by the conclusion of the campaign . . . [This accomplishment] was critical to winning."

January 9 / In a letter to President Reagan, U.S. Surgeon General C. Everett Koop says that he will not issue a report that the president had requested on the health risks arising from abortion because a comprehensive study conducted by the Public Health Service found little scientific evidence that abortion causes women significant physical or emotional harm.

January 10 / In a settlement described by the Labor Department as the "largest back-pay amount ever obtained by the federal government from a single employer in a sex or race discrimination case," Chicago's Harris Trust and Savings Bank agrees to pay employees $14 million in back pay to settle federal charges of sex and race discrimination dating back to 1973. The charges, brought under presidential Executive Order 11246, were based on a complaint filed by the Chicago-based Women Employed, which—represented by the National Women's Law Center—was a party to the case and to the settlement. While the settlement does not include any admission of discrimination by the Harris Bank, the bank agrees to revise its affirmative action policies and to provide special training to women and minority workers.

January 11 / A law intended to make working conditions healthier for video display terminal (VDT) operators goes into effect in Suffolk County, New York. Thought to be the first such initiative by a local government in the United States, the law includes provisions requiring work breaks and special training for employees who spend at least 26 hours a week at VDTs in private workplaces with more than 20 terminals. Court challenges have blocked implementation of a section of the law that would require employers to pay most of the cost of eye exams and glasses for their employees who use VDTs.

January 15 / Survey findings released today show that employed males in low-income neighborhoods are twice as likely as their unemployed counterparts to marry the mothers of children they have fathered out of wedlock. According to the researchers at the University of Chicago who conducted a study of nearly 2,500 Chicagoans in low-income neighborhoods, the male's employment acts as an incentive in a low-income couple's decision to marry, regardless of whether the mother stands to lose AFDC eligibility.

January 18 / President Bush nominates Constance Berry Newman to head the Office of Personnel Management and Susan Engeleiter to head the Small Business Administration. Newman, who began her career in 1961 as a clerk typist in the Interior Department, has held important management positions, including Assistant Secretary of Housing and Urban Development and Director of VISTA. She has most recently served on the Bush transition team. Engeleiter, the first Republican woman ever to be elected to the Wisconsin State Senate, has been its minority (Republican) leader since 1984. She ran unsuccessfully for the U.S. Senate last year.

January 25 / The Equal Rights Amendment is reintroduced in the Senate as S.J. Res. 1 by Senator Edward Kennedy (D-MA).

January 26 / The National Research Council (NRC) reports that women constituted only 21 percent of the 363 U.S.

citizens who earned doctorates in mathematics at U.S. institutions in 1988. Non-Hispanic whites heavily predominated among both male and female degree recipients. The NRC says that women and members of minority groups, particularly blacks, Hispanics, and Native Americans, are disproportionately affected by poor mathematics education which keeps them out of programs leading to vital scientific and professional careers.

January 30 / Effective today, employees of the Tennessee Valley Authority (TVA) will be allowed up to 10 weeks of unpaid leave to care for a new baby or for a family member who is ill. The TVA is a corporation wholly owned by the U.S. government.

January 31 / The National Research Council, releasing a survey of doctorate recipients from U.S. universities, reports that 448 U.S. black women earned doctoral degrees in U.S. institutions in 1986, 16 (four percent) more than in 1977, although 21 percent fewer than in 1982 (the decade's high point for U.S. black female recipients). The number of U.S. black males awarded doctorates in 1987 was, however, less than half the number in 1977 (317 vs. 684); the annual number of U.S. black male doctorate recipients has declined steadily over the decade.

February 2 / Lt. Cmdr. Evelyn J. Fields of the National Oceanic and Atmospheric Administration (NOAA) takes command of the research ship McArthur. According to NOAA, Fields is the first woman to be placed in command of a commissioned sea-going ship in one of the seven U.S. uniformed services.

February 2 / Karen Thompson visits her lover, Sharon Kowalski, for the first time in more than three years. Kowalski was severely disabled in an automobile accident in 1983; in 1985 her father, as legal guardian, forbade Thompson to visit her. Thompson fought successfully in court for the right to visit Kowalski.

February 3 / Awarding scholarships solely on the basis of Scholastic Aptitude Test (SAT) scores discriminates against girls, rules federal Judge John M. Walker in a case challenging New York State's criteria for awarding state scholarships. While boys consistently do better than girls on these tests, which are intended to predict students' ability to succeed in college, opponents of the tests assert that girls typically do better in college than their SAT scores seem to predict.

February 5 / Judith Richards Hope is elected to serve on the Harvard Corporation, the 353-year-old university's chief governing board. Hope is the first woman ever to be named to the corporation.

February 11 / The Reverend Barbara Clementine Harris is consecrated bishop in the Episcopal Church—that church's first woman bishop in history. In accordance with church law, Harris's election by the diocese where she will serve as suffragan bishop (the Diocese of Massachusetts) was ratified by a majority of all the Episcopal dioceses in the United States. However, because some Episcopalians continue bitterly to oppose the ordination of women as priests and bishops, Harris's consecration is marked by protest and controversy as well as by joy and celebration.

February 24 / Women hold 150 appointed cabinet-rank state positions in 1989, up from 70 in 1981, according to a study released today by the National Women's Political Caucus. Of the 39 states where cabinet officers are appointed, Virginia has the highest percentage (three out of seven) of females among its cabinet appointees. Maryland is second with seven out of 18.

March 3 / Laurie Shields, cofounder with Tish Somers of the Older Women's League (OWL) and founder of the Alli-

The Reverend Barbara Clementine Harris, first woman bishop in the history of the Episcopal Church. *Courtesy The Episcopal Times*

ance for Displaced Homemakers (later the Displaced Homemakers Network), dies of breast cancer at age 67.

March 8 / The House Education and Labor Committee approves H.R. 770, the Family and Medical Leave Act of 1989. Like its 100th Congress predecessor (H.R. 925, as amended and approved by the same committee in 1987), the bill would require employers to allow employees up to 10 weeks of unpaid, job-protected family leave over a two-year period and up to 15 weeks of personal medical leave over a one-year period. H.R. 770 would exempt some employers—initially, those with fewer than 50 employees; later, those with fewer than 35.

March 15 / A child care initiative proposed by President Bush is introduced in Congress. H.R. 1466/S. 601 would entitle families with at least one working parent and an annual income below $13,000 to a refundable tax credit for each child under age four, whether or not the family incurred child care expenses. The bill would also make the existing dependent care tax credit refundable to low-income families, although those eligible for both credits would have to choose one or the other; they could not claim both.

March 16 / Gilda Oliveros is sworn in as mayor of Hialeah Gardens, Florida. She is believed to be the first Cuban-born woman to be elected mayor of a U.S. city.

March 17 / For the first time in its 229-year history, the New York City St. Patrick's Day parade is led by a woman—Grand Marshal Dorothy Hayden Cudahy.

March 22 / On the "op ed" page of today's *New York Times*, Felice N. Schwartz defends her controversial article in the *Harvard Business Review (HBR)*. In "Management Women and the New Facts of Life" (*HBR*, January/February 1989) Schwartz began by asserting that "the cost of employing women in business is greater than the cost of employing men," called for employers to distinguish between "career-primary" and "career-and-family" women managers, and recommended that employers devise policies that would allow women in the latter category "to trade some career growth and compensation for freedom from the constant pressure to work long hours."

In the lively debate about her *HBR* article, critics have not only questioned the adequacy of the data on which Schwartz based her assertion of the relative costs of employing women and men but have also raised the fundamental objection that she singles out mothers and ignores fathers in her call for corporate policies allowing work/family tradeoffs. Schwartz's critics hold that her approach would result in a "mommy track," reinforcing and perpetuating the assumption that it is always the responsibility of women to bring up children.

DO NOT CROSS

Dorothy Hayden Cudahy, the first woman to serve as grand marshal of the New York City Saint Patrick's Day parade. *John Sotomayor/New York Times*

Schwartz's response in today's *Times* ("The 'Mommy Track' Isn't Anti-Woman") does not address the questions raised about her data, but says that "acknowledging that there are costs associated with employing women will not lead companies to put women in dead end jobs" because the costs "pale beside the payoffs." In any case, according to Schwartz, "whether or not men play a greater role in child rearing, companies must reduce the family-related stresses on working women. The flexibility companies provide for women now will be a model in the very near future for men—thus women will not be forced to continue to take primary responsibility for child care."

March 22 / The gap between the richest and poorest Americans has been widening, according to a report released today by the Ways and Means Committee of the House of Representatives. Real (inflation-adjusted) average family income increased by 5.6 percent between 1979 and 1987, but the average for the poorest fifth of American families dropped by 6.1 percent between 1979 and 1987, while the average for the richest fifth increased by 11.1 percent.

March 26 / Hospitals seeking to recruit and retain skilled nursing staff increased nurses' maximum salaries in 1988 by the largest real (i.e., inflation-adjusted) percentage in history, the American Nurses Association (ANA) announces today. However, says the ANA, in inflation-adjusted dollars, the average maximum salary ($32,160) in 1988 remained below the average in 1981.

March 28 / Indiana's Fourth Congressional District elects Jill Long to the U.S. House of Representatives, where she will increase the number of women members to 26. Long, a professor of business and a Democrat, was chosen in a special election held to fill the vacancy left by the appointment of Rep. Dan Coats to serve out Vice President Quayle's term in the U.S. Senate.

April 6 / The Census Bureau reports that divorced white women are almost twice as likely as their black counterparts to be awarded alimony, and more likely than black women to get property settlements.

April 6 / The House Education and Labor Committee completes hearings on child care legislation, particularly H.R. 3, the Child Development and Education Act of 1989, and H.R. 30, the Act for Better Child Care (ABC).

April 9 / Hundreds of thousands of women, men, and children march in Washington, D.C., to demonstrate support of women's rights, especially the right to legal abortions.

Officially estimated at 300,000 strong, this is one of the largest Washington demonstrations on record.

April 12 / The House Post Office and Civil Service Committee approves the segment (Title II) of H.R. 770, the Family and Medical Leave Act of 1989, that applies to federal employees (who would be entitled to up to 18 weeks of unpaid, job-protected family leave over a two-year period and up to 26 weeks of personal medical leave per year). (See March 8, 1989, above, for the provisions that would apply to employees in the private sector.)

April 20 / The Senate Labor and Human Resources Committee approves S. 345, the Senate version of the Family and Medical Leave Act of 1989. The Senate bill would require employers to allow workers up to 10 weeks of unpaid, job-protected family leave in a two-year period and up to 13 weeks of personal medical leave over a one-year period. Employers with fewer than 20 employees would be exempt.

April 20 / The U.S. Department of State confirms that it is acting to comply with court orders to end sex discrimination in the Foreign Service and to remedy the effects of past sex bias. In notices acknowledging that it discriminated against female Foreign Service officers (FSOs) between 1976 and 1985, the department is advising hundreds of women FSOs that they may be entitled to remedy, including reassignment to better jobs. The court orders arise from a 1987 federal court finding (in *Palmer v. Shultz*) that the State Department discriminated against female Foreign Service officers in job evaluations, job assignments, and honor awards. In a related case, the court found that the Foreign Service entrance examinations in 1985, 1986, and 1987 discriminated against women.

April 26 / The Supreme Court hears oral arguments in *Webster v. Reproductive Health Services*, a case involving a Missouri state law that seeks to limit access to abortion. Declaring in its preamble that life begins at conception, the Missouri statute prohibits abortions in public institutions, bars the use of public funds for abortion counseling, and requires physicians to test for fetal viability if a woman seeking an abortion appears to be at least 20 weeks pregnant. The case could provide the high Court with an opportunity to modify or overturn *Roe v. Wade*, the 1973 decision that legalized abortion.

April 26 / The House Administration Committee approves an amendment to H.R. 770, the Family and Medical Leave Act, to allow employees of the House of Representatives the same family and medical leave guarantees as the bill would afford employees of the federal government.

April 27 / A spokeswoman for the Food and Drug Administration (FDA) announces that an FDA advisory committee has voted unanimously to recommend FDA approval of a contraceptive implant (Norplant) for women that would prevent pregnancy for up to five years.

May 1 / The U.S. Supreme Court rules in *Price Waterhouse v. Hopkins* that if a woman charging sex discrimination under Title VII of the Civil Rights Act of 1964 presents direct evidence that illegal sex stereotyping was a motivating factor involved in denying her the promotion, the burden is on the employer to prove that the promotion would have been denied even if sex stereotyping had not been a factor.

May 9 / Federal funds for vocational education will continue to include special set-asides for sex equity and single-parent and displaced-homemaker programs under legislation overwhelmingly approved today by the House of Representatives. The Carl Perkins Applied Technology Education Program Act (H.R. 7), a five-year reauthorization of federal vocational education programs, will also strengthen the role of sex equity coordinators.

May 10 / Females account for no more than 37 percent of this year's National Merit Scholarship semi-finalists, according to a study conducted by FairTest, a Cambridge, Massachusetts, research group which charges that the Preliminary Scholastic Aptitude Test (PSAT) is biased against females. National Merit Scholarship semi-finalists are chosen entirely on the basis of their PSAT scores, although other factors are taken into account in selecting the finalists from the pool of semi-finalists.

May 12 / A five-year study of sex differences in writing skills in 14 countries finds that girls write better than boys do because they receive more encouragement to develop their writing skills. According to a spokesman for the International Association for the Evaluation of Educational Achievement, which sponsored the study, "sexual stereotypes are very strong in the classroom."

May 14 / A study released today by the Equality Center reports that three-quarters of all high schools violate Title IX of the Education Amendments of 1972 by engaging in such practices as not allowing excused absences for prenatal or postnatal care and not reinstating students returning from pregnancy leave to the status they held when the leave began. Over 40 percent of all girls who drop out of school give pregnancy or marriage as their reason.

May 16 / The Coalition for Women's Appointments reports that 17 of its recommendees are among the 41 women appointed so far to high-level positions in the Bush administration.

May 17 / Both Houses of Congress approve legislation which would increase the minimum hourly wage to $4.55

over three years. (The current minimum wage, which has not been increased since 1981, is $3.35.) The bill would also allow a subminimum training wage of 85 percent of the minimum for first-time jobholders during the first 60 days of their employment. President Bush, who supports a $4.25 minimum and a six-month subminimum wage period, is expected to veto the bill.

May 27 / Suzie Azar is elected mayor of El Paso, the fourth largest city in Texas. The state now has the distinction of having women mayors in its four largest cities (three of which—Houston [Kathy Whitmire], Dallas [Annette Strauss], and San Antonio [Lila Cockrell]—are among the 10 largest cities in the United States).

May 28 / AT&T, the Communications Workers of America, and the International Brotherhood of Electrical Workers agree on a ground-breaking new three-year contract that includes many provisions to help AT&T's workers—the majority of whom are female—meet work/family responsibilities.

Among the components of the agreement: establishing a $5 million AT&T-financed fund, administered jointly by the company and the unions, to furnish seed money to help establish community-based child and elder care programs; doubling (to one year) the previously allowable job-protected parental leave for the care of a newborn child and allowing a similar leave for the care of a seriously ill family member (although the leaves would be unpaid, company-paid health insurance coverage would be provided for up to six months and life insurance coverage for one year); company reimbursement for up to $2,000 of an employee's costs for adopting a child; and special accounts that allow workers to set aside up to $5,000 tax free for dependent care. The contract must be ratified by union members.

May 30 / The Supreme Court rules that under the Uniformed Services Former Spouses Protection Act, a military veteran's spouse is not entitled to a share of the veteran's disability benefits if the couple divorces, even if the veteran has elected to receive the disability benefits rather than an equal amount of military retirement pay, which the act requires to be shared. Justices O'Connor and Blackmun, the two justices dissenting, call on Congress to "address the inequity created by the Court."

May 30 / San Francisco's Board of Supervisors approves an ordinance giving legal recognition to the "domestic partnerships" of homosexual and unmarried heterosexual couples if they file a declaration of domestic partnership with the county clerk. To be eligible, a couple must live together and be jointly responsible for living expenses, and neither partner may be married to anyone else. The ordinance also prohibits future city and county policies that treat married couples differently from domestic partnerships. Among the practical effects of the ordinance: partners in a domestic partnership will be afforded the same hospital visitation rights as married couples.

June 4 / Playwright Wendy Wasserman receives a Tony Award for her play, *The Heidi Chronicles*. She is the first woman in the award's 41-year history to win a Tony as the author of an original play.

June 5 / The Supreme Court hands down a major decision revising previous standards for determining the legality of employment practices that have a disparate impact on women and minorities but are not motivated by an intent to discriminate. As a result of this 5-4 ruling (in *Wards Cove Packing Co. v Antonio*), employees seem likely to have increased difficulty in winning disparate impact employment discrimination cases; the Court's decision simultaneously increases the burden on employees to demonstrate that an employer's hiring and promotion practices have a disparate impact and reduces the burden on employers to defend those practices by showing their "business necessity."

June 12 / The Supreme Court hands down two more decisions that are considered setbacks for women and minorities seeking equity in the workplace. The high Court's 5-4 decision in *Martin v. Wilkes* opens long-standing affirmative action plans to legal challenges by allowing employees who charge that they are the victims of reverse discrimination under a court-ordered affirmative action plan, and who were not a party to the original lawsuit from which the plan arose, to bring suit to overturn the plan. In the *Martin* case, the aggrieved employees are white male firefighters who charge that their employer's eight-year-old affirmative action plan discriminates against white males.

In *Lorance v. AT&T Technologies*, the Court rules to limit the time during which an employee can sue to challenge a discriminatory seniority system. The Court holds that such suits must be brought during the period before the applicable statute of limitations runs out, and that the period begins on the date when the seniority system was adopted, not on the date that the employee becomes subject to the system and thus has reason to challenge it. This decision places potential victims of a discriminatory seniority system in the position of having to foresee that the system could eventually or possibly apply to them, and to bring suit before they suffer actual harm or risk forfeiting the opportunity to sue.

June 14 / The House of Representatives fails to override President Bush's veto of H.R. 2, the bill to increase the minimum wage to $4.55.

June 21 / In *The Florida Star v. B.J.F.*, the Supreme Court holds that the First Amendment protects a newspaper from liability for truthfully publishing a rape victim's name if the name was lawfully obtained.

June 21 / The Census Bureau reports that in 1988 more than half (54.4 percent) of childless married women age 30 to 34 were planning to have children in the future. The comparable proportion in 1975 was 33.5 percent.

June 23 / The full Senate approves S. 5, a compromise version of the Act for Better Child Care. As passed by the Senate, S. 5 authorizes $1.75 billion for grants to increase and improve child care services. Compromising on several contentious issues, the bill does not set federal minimum health and safety standards, requiring instead that states set standards, and it allows parents who receive child care vouchers to place their children in sectarian programs while barring religious bias in hiring program employees and admitting children. S. 5 also includes a package of tax credit provisions designed to assist low-income working families with children.

June 27 / The House Education and Labor Committee completes and approves an amended version of H.R. 3, the Child Development and Education Act. Like the Senate's child care bill, S. 5, H.R. 3 would authorize $1.75 billion for child care and would require states to implement minimum health and safety standards. H.R. 3 must also be acted on by the Ways and Means Committee before it can come before the full House.

June 27 / The Women's Research and Education Institute (WREI) presents U.S. Congresswoman Lindy Boggs (D-LA) with the first annual American Woman award.

July 3 / Ruling in *Webster v. Reproductive Health Services*, the U.S. Supreme Court upholds by 5-4 the right of a state to impose severe restrictions on abortion. The Court allows to stand a Missouri statute that begins by declaring that life begins at conception and that prohibits public hospitals or other facilities supported by taxpayers to be used for performing abortions not necessary to save the life of the mother, even if no public funds are spent on the procedure. The statute also prohibits public employees, including physicians and other health professionals, from performing or assisting with an abortion not necessary to save the mother and requires medical tests to determine the viability of any fetus thought to be at least 20 weeks old.

In its decision, the Court does not go so far as to overturn the constitutional right to abortion established in *Roe v. Wade*, but Chief Justice Rehnquist writes for the majority: "Nothing in the Constitution requires States to enter or remain in the business of performing abortions. Nor . . . do private physicians and their patients have some kind of constitutional right to access to public facilities for the performance of abortions." In his dissent, Justice Blackmun (who wrote for the majority in *Roe v. Wade*), writes: "I fear for the liberty and equality of the millions of women who have lived and come of age in the 16 years since Roe was decided."

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ONE A Portrait of African American Families in the United States

HARRIETTE PIPES MCADOO

Highlights

THERE IS NO SUCH THING as "the" African American family. Stereotypes about black people and black families are pervasive, encouraged by the media's apparent lack of interest in portraying black families as ordinary families. Yet black families, which are not confined to any single social class, economic status, lifestyle, or religion, are as diverse as white, Hispanic, Asian, and other families in the United States today.

- Regardless of race, family structure plays an important role in the economic situation of families in the United States. Whether a family consists of a married couple or is headed by a single parent has a significant impact on the economic well-being of that family.
- In 1987, married-couple families accounted for slightly over half of the 7.2 million African American families; 43 percent were headed by women, and six percent were headed by men.

- The high proportion of female-headed families is a major reason that the overall median income for black families was less than 60 percent of the median income of all U.S. families in 1987.

- Regardless of race, children in a female-headed family are at some risk of being poor; the risk is very great if the family is black. Over two-thirds of all children living in female-headed African American families had incomes below the poverty level in 1987. Children in female-headed black families are more than three times as likely to be poor as children in other black families.

- Yet, a common conception that most blacks are poor is a misconception, although the poverty rate among blacks is more than three times that of whites (33.1 percent vs. 10.5 percent in 1987).

- Because of wage and job discrimination against black men, black married women have always been more likely to work outside the home than have their white counterparts. The typical black married-couple family is a two-earner family: in nearly 60 percent, both the husband and wife are employed.

- A black family with both spouses working earns, on average, more than twice as much as those in which only the husband is employed.

- The majority of single black women who head families also work for at least part of the year.

- In the black population, females outnumber males by a considerably wider margin than is the case in the white population, a fact that has a direct bearing on the proportion of female-headed black families.

- Primarily because of the dearth of males, divorced or widowed black women have an average 13-year wait before remarriage, while black men remarry, on average, within two years.

- Categorizing the black poor as an underclass, with all that term suggests of a permanent and irreversible situation, may be tempting to some because it seems to provide a simple answer to a complex problem. But poverty is nothing new in the United States. What is different is that traditional avenues for upward mobility have become blocked, as the economy has slowed and the job skills demanded by the labor market have changed.

- There is a strong relationship between the high proportion of single-mother black families and the situation of black males. In general, society has shown relatively little constructive interest in the problems confronting African American males, problems which arise from a lack of viable alternatives. Particularly disturbing is the fact that the proportion of young black males in the educational system has been dropping.

- Despite formidable challenges facing young black males, the majority of them are law abiding, working, or in school. Many are overcoming great barriers to go on to achieve success.

- Despite the inequities faced daily by African Americans, they maintain a core of optimism and a feeling that things will get better eventually.

- Education is highly valued by many as an avenue to success, but, sadly, parents' dreams for the achievement of their children may not be realistic today. Real hope for

African American youth depends on facing the present reality of the educational system in the United States.

Introduction

Contrary to what many people seem to think, there is no such thing as "the" African American family. African American families are as diverse as white, Hispanic, Asian, and other families in the United States today. Black families are not all headed by single women. Nor are they predominantly poor. There are indeed many black families headed by women, but there are more black families headed by married couples. Far too many black families are certainly poor, but the majority of black families are not poor.

Yet stereotypes about black people and black families are pervasive, encouraged by the media's attention to black athletes and criminals and their apparent lack of interest in portraying black families as ordinary families with hopes, aspirations, and problems like other American families. The privileged Huxtable family on *The Cosby Show* is hardly typical of American families, either black or white.

Black families today are not confined to any single social class, economic status, lifestyle, or religion. Indeed, there have been African Americans at every economic level for generations. Certainly, a large proportion of blacks has experienced devastating poverty. But many blacks have achieved comfortable financial success, and many others have successfully maintained a stable working-class status (Frazier, 1939; McAdoo, 1988; Willie, 1988a).

Discrimination is, however, an experience that no people of color, whatever their economic or social status, escape. As former Secretary of Health, Education, and Welfare (HEW)

Joseph Califano has observed, "Racism haunts the American attic like a malevolent specter, denying peace to any who would live in the house." In recalling his years as secretary of HEW, Califano noted that "our vigorous enforcement of civil rights laws on behalf of women, Hispanics, and the handicapped met with relatively modest resistance." But "similar action on behalf of blacks often sparked fierce opposition" (Califano, 1989: 28). That opposition is the basis of the continuing victimization of African Americans and marks one of the most persistent problems black families face.

Cultural patterns have helped African Americans cope. Because experience showed that they could not depend on the support of society's institutions in times of need, blacks have traditionally relied heavily on their families. For example, extended families have provided care for the relatives' children and for nonrelated children as well (Billingsley, 1968; McAdoo, 1978). Religion has played an important part in family life (Hill, 1971).

African Americans have been a presence in the United States for over 300 years, and as of 1988, the estimated 30.3 million black Americans represented 12.3 percent of the U.S. population.[1] The South is home to a slight majority of blacks today, although their concentration in that region is much diminished from what it was at the beginning of this century, when 90 percent of all blacks resided in the South. Substantial migration northward began during and after World War I, when the war effort's economic expansion, accompanied by a shortage of white males and a decline in the number of immigrants, encouraged employers to look to southern blacks for labor. There was heavy black migration to the northern industrial states in the 1930s and during World War II.[2]

Many of the jobs available to black migrants were low-wage and low-status jobs requiring few skills or little education. Nonetheless, they opened up opportunities and paid better wages than were available in the South, thus enabling many blacks to provide moderate economic security for themselves and their families. America's rising prosperity in the 1950s and 1960s brought unprecedented economic opportunity and upward mobility to many blacks. But when the U.S. economy faltered in the 1970s and 1980s, the consequences were severe for many African Americans, especially in the northern industrial belt. Many jobs were lost as factories laid off workers or closed for good. And when the overall economy began to recover, the new jobs often required different skills and more formal training than the old jobs, or paid relatively little.

Characteristics of African American Families

Regardless of race, family structure plays an important role in the economic situation of families in the United States. Whether a family consists of a married couple or is headed by a single parent—and whether that parent is the mother or the father—has a significant impact on the family's economic well-being. In the American population as a whole, the proportion of single-parent families has been growing, but this trend began earlier among blacks than among other Americans. In 1987, married-couple families accounted for only slightly over half of the 7.2 million African American families; 43 percent were headed by women and six percent were headed by men (Table 1.1). The high proportion of female-headed families is a major reason that the overall median income for black families was $18,098 in 1987, less than 60 percent of the median income of all U.S. families.

Table 1.1 • AFRICAN AMERICAN FAMILIES BY TYPE, 1987
(numbers in thousands)

Family Type	*Number*	*Percent*
Married-couple	3,682	51.3
Female householder, no husband present	3,074	42.8
Male householder, no wife present	421	5.9
Total	7,177	100.0

Source: U.S. Bureau of the Census, August 1988b, Table 1.

Black married-couple families had a median income of $27,182, nearly triple the $9,710 median for black families headed by women. (Even families headed by black males alone, while not as well off as married couples, had a median income nearly twice that [$17,455] of female-headed families.) Although a family with an income at the median for black couples was not affluent, it was well above the poverty level, which stood at $11,611 for a family of four in 1987. (Average family size for a black married-couple family that year was 3.7.)

Clearly, then, a common perception that most blacks are poor is a misconception, although the poverty rate among blacks is more than three times that of whites (33.1 percent vs. 10.5 percent in 1987). However, as is the case among all ethnic groups, the poverty rate varies widely depending on family type and the presence of minor children. For example, among black families that included children under 18, those headed by women were over four times as likely to be poor as two-parent families—59.5 percent vs. 13.6 percent.

One of the obvious reasons for this disparity is that there are twice as many adult potential earners in married-couple families as in one-parent families. And, indeed, the typical black married couple is a two-earner family: in nearly 60 percent of these families, both the husband and wife are employed. A black family with both spouses working earns, on average, more than twice as much as those in which only the husband is employed (median weekly family earnings of $733 vs. $399 in 1988). And while black married-couple families are less likely than whites to fall into the very upper-income categories, nearly 10 percent of them had 1987 incomes of $60,000 or more, which was about twice the median income for all families in the United States.

It should be noted, however, that black married couples overall have not recently prospered to the extent that white couples have: taking inflation into account, the median income of black married couples dropped 1.4 percent between 1986 and 1987, although the median for white couples rose by 1.9 percent. Black families of all types were more vulnerable to the swinging economic tides of the 1970s and 1980s than white families overall, and while many African Americans have been able to maintain a relatively prosperous status, others have been less fortunate.

The Female-Male Gap

In the black population, females outnumber males by a considerably wider margin than in the white population, a fact that has a direct bearing on the proportion of female-headed black families. As of 1988, an estimated 15.9 million African Americans were female; only 14.4 million were male. This translates into a sex ratio of 110 females for every 100 males. (Among whites, there are 104 females for every 100 males.)

Age has a significant bearing on the sex ratio: as Table 1.2 shows, up until the late teens, black males outnumber females, but by age 20 to 24, women have definitely gained the edge. That there is an actual shortage of males in the adult black population has obvious implications for the marriage or remarriage prospects of young black women and older black women who become widowed or divorced—prospects made grimmer by such factors as the incarceration of an unhealthy number of black males and drug dependency.

Table 1.2 • SEX RATIO: ESTIMATED NUMBER OF WOMEN PER 100 MEN IN THE AFRICAN AMERICAN POPULATION BY AGE, 1988

Age	*Ratio*
Under 5	97
5–9	97
10–14	97
15–19	98
20–24	105
25–29	109
30–34	112
35–39	117
40–44	120
45–49	122
50–54	124
55–59	120
60–64	122
65 and over	149

Source: U.S. Bureau of the Census, January 1989b, Table 4.

Comparing the marital status of black males to that of black females is instructive. As can be seen from the data in Table 1.3, black women are more likely than black men ever to have been married (63 percent vs. 58 percent) but less likely than black men to be currently married and living with a spouse (32 percent vs. 39 percent).

Gender differences are particularly pronounced among

Table 1.3 • MARITAL STATUS OF AFRICAN AMERICAN WOMEN AND MEN, AGE 15 AND OVER, 1988 (in percentages)

Marital Status	*Women*		*Men*	
Single (never married)	36.9		42.5	
Married, spouse present	31.6		39.2	
Married, spouse absent	9.5	31.5	6.3	18.4
Widowed	12.2		3.6	
Divorced	9.8		8.5	
Total percent	100.0		100.0	
Total number (in thousands)	11,618		9,603	

Source: U.S. Bureau of the Census, January 1989a, Table 1.

the previously married or separated. Black women are far more likely than black men to be separated, divorced, or widowed (nearly 32 percent vs. 18 percent). Black men who are not currently married are considerably more likely never to have been married than are black women. Primarily because of the dearth of males, divorced or widowed black women have an average 13-year wait before remarriage, while black men remarry, on average, within two years (McAdoo, 1987). The economic implications of this difference are clearly important, since women single parents are economically very vulnerable.

African American Children in Families

Contributing to the growing diversity among black families are major changes in the marital status of the parents (McAdoo, 1987). There has been an increase in the proportion of divorced and separated persons, as well as in the percentage of parents who have never married. One consequence is a substantial increase in the number of children in one-parent families.

In 1988, there were nine million black children under the age of 18 living with one or both parents. Forty-two percent of them were in two-parent families; 55 percent lived with their mothers only. As of 1988, some 600,000-plus black children under 18—six percent of all—lived with relatives other than their parents. This was more than twice as many as lived with their fathers only.

Regardless of race, children in a female-headed family are at some risk of being poor; the risk is very great if the family is black. Over two-thirds of all children living in female-headed African American families in 1987 had incomes below the poverty level; the comparable figure for children in black families not headed by women was one-fifth (Table 1.4).

The high poverty rate among children in female-headed African American families has no single explanation. At a

Table 1.4 • POVERTY RATES OF CHILDREN[1] IN AFRICAN AMERICAN FAMILIES BY FAMILY TYPE, SELECTED YEARS, 1959–87

Year	*All Families*	*Female-Headed Families*	*All Other Families*
1959	65.5	81.6	60.6
1966	50.6	76.6	39.9
1969	39.6	68.2	25.0
1970	41.5	67.7	26.0
1975	41.4	66.0	22.1
1980	42.1	64.8	20.3
1981	44.9	67.7	23.4
1982	47.3	70.7	24.1
1983	46.2	68.3	23.7
1984	46.2	66.2	24.3
1985	43.1	66.9	18.8
1986	42.7	67.1	17.0
1987	45.1	68.3	19.8

[1] Related children under age 18.

Source: U.S. Bureau of the Census, August 1988b, Table 16.

time when even white males are finding it difficult to support their families on their earnings alone, the problems facing black women—with median annual earnings roughly half the median for white males—are formidable. If they are divorced, black mothers are considerably less likely than their white counterparts to have been awarded a property settlement and only about half as likely to have been awarded alimony. As noted earlier, a black widow's or divorcee's chance of bettering her economic situation by remarriage while her children are young is very slim.

A black mother is likely to face job discrimination on account of her race as well as her sex. Her employment options may be further limited because she has total responsibility for the care of her children. If she is a never-married mother whose schooling was halted by too early parenthood, she may lack basic job skills. And cutbacks in "safety net" programs in the 1980s have also taken their toll.

Despite these obstacles, the majority of black female family heads had some work experience in 1987, and over one-third (1.1 million) of them worked year round, full time. The poverty rate for the families of these fully employed black women was far lower than for black female-headed families overall; nevertheless, about one in eight (12.3 percent) of the fully employed women had incomes below the poverty level.

To be sure, children living in female-headed families are less likely to be poor today than they were in 1959, when the poverty rate as it is currently computed was first defined. In that year, nearly 82 percent of the black children in these families were poor, compared to 68 percent in 1987.

Most of the improvement in the poverty rate occurred in the 1960s. Progress slowed during the 1970s, although the poverty rate continued to drop. After 1980, the poverty rate began to rise again, and as of 1987, the poverty rate for children in black female-headed families had returned to what it had been nearly 20 years earlier. Moreover, between 1969 and 1987, the *number* of children living in black female-headed families increased sharply. Consequently, as of 1987, there were nearly 1.3 million more poor children in black female-headed families than there had been two decades before.

Today, as in the late 1950s, the poverty rate for children in female-headed black families is higher than it is for children in other black families, but the trend in those rates has been similar for children in all family types. However, because the improvement in the rate has been far greater for children in two-parent families than it has been for children in single-parent families, the "poverty gap" between children in female-headed and other families has widened: 30 years ago, children in female-headed families were "only" 1.3 times as likely to be poor as children in other black families; in 1987, they were more than three times as likely to be poor.

Statistics like these have caused some to assert that African Americans have increasingly become divided into two groups, an "underclass" and a middle class (Wilson, 1988). Categorizing the black poor as an underclass, with all that term suggests of a permanent and irreversible situation, may be tempting to some because it seems to provide a simple answer to a complex problem. But poverty is nothing new in the United States. What is different is that traditional avenues for upward mobility have become blocked, as the economy has slowed and the job skills demanded by the labor market have changed.

Use of the term "underclass" does not convey the reality of social isolation and lack of adequate jobs in large northern urban centers. It does not explain the poverty that has existed for generations throughout the country (Farley and Allen, 1987). Nor does lumping the African American population into just two categories recognize the diversity among these families, the survival of a solid working-class community, or the generations of upwardly mobile black middle- and upper middle-class families who have succeeded despite barriers placed before them by the majority population (McAdoo, 1988; Willie, 1988b).

Studies have shown that young children, black and white, feel good about themselves and their abilities when they are young (Cross, 1978; Harrison, 1985; McAdoo, 1977). As they become older, however, the sense of control over their lives lessens. The early life experiences of black children form their sense of efficacy as adults. African American children—particularly poor children in poor neighborhoods—are faced early with restrictions that result from segregated housing, inferior schools, and lack of access to appropriate role models. These conditions limit opportunities to succeed. Moreover, a tendency in the white population to regard all blacks as basically poor and underprivileged tends to devalue all members of the race—even those who are not poor. As a consequence, many African Americans have internalized a devalued sense of self worth.

Problems of Adolescent Pregnancy

The increase in the number and proportion of children living in female-headed black families is not due to an increase in adolescent pregnancy. Adolescent pregnancy has been dropping among blacks, while the opposite has been happening among whites (Edelman, 1987; McAdoo, 1987).

What has increased, however, is out-of-wedlock pregnancy and childbearing among both teenage and adult women and divorce. About half of all black single mothers are divorced, separated, or widowed (Glick, 1988).

Even though the majority of out-of-wedlock births are to adult women over the age of 20, out-of-wedlock parenthood is a serious problem among black teenagers. It is one for which there is no single or simple explanation. Ignorance of contraceptives among sexually active teenagers is the most common reason: pregnancy is often an accident. In some cases, the out-of-wedlock pregnancy may be planned. Some girls need someone of their own to love and take no precautions against pregnancy (Dash, 1989). But again, one explanation is not sufficient. Sexual manipulation of young girls by adult men can be a factor: the fathers of teenaged mothers' babies tend to be in their twenties. The imbalance in the sex ratio also accounts for women's acquiescence to sexual advances (McAdoo, 1987).

Certainly of central importance is the large proportion of young black men with few opportunities of finding jobs that can support families. In the past, when a premarital pregnancy occurred, the young couple generally married. Furstenberg (1981) found that adolescent fathers tended to marry the mothers of their children when they were financially able to provide for the children. Young men without jobs tend not to marry (McAdoo, 1987), and the increasing vulnerability of these individuals continues the trend.

Whatever its cause, single parenthood imposes a significant financial burden on the custodial parent. But the long-term negative social and economic consequences of single parenthood are especially severe in the case of adolescents, particularly unmarried ones. Shorter-term problems (with long-term implications) that are associated with adolescent pregnancy include low birthweight and high infant mortality rates, and the interruption or termination of the mother's schooling.

It is clear that some of the negative consequences of adolescent pregnancy can be alleviated if an intensive effort is made. For example, programs promoting extensive early prenatal care for pregnant adolescents have had excellent results. In Washington, D.C., where a comprehensive prenatal care program for adolescents was instituted, teenage mothers were found to have the best pregnancy outcomes (Ahmed, 1987).

Attempts to deal with educational deficiencies have not been as successful. Educational programs geared to young urban teens have deteriorated over the past few years. This is unfortunate for many obvious reasons, but it has a less well-known impact on marital decisions. Mark Testa has found that as the educational attainment of a mother increases, especially if she finishes high school, the probability that she will marry also increases (Schmidt, 1989).

Yet a recent study of high schools' policies toward pregnant and parenting students found that schools too often stigmatize these young women and by various practices may hinder or discourage them from completing high school (Nash and Dunkle, 1989). However, the study did find that schools say they are trying harder to help keep pregnant and parenting teens in school by such means as counseling, flexible scheduling, and enrollment in special classes or programs.

When successful, such efforts can make a significant difference. A study of black single mothers found that those who gave birth out of wedlock as teenagers but who were able to remain within their extended families and complete high school fared as well emotionally, educationally, and financially in the long term as those who married before having children and then became single. In fact, the never-married mothers had higher educational attainment, obtained better jobs, and earned higher salaries than the women who married, became mothers, and then became single (McAdoo, 1987). The negative consequences of unmarried adolescent pregnancy can be overcome with the social support of families and communities.

But too often, the young unmarried mother drops out of school and spends the years which society expects her to use in acquiring skills for the future in caring for children. Programs that enable mothers to return to school, to arrange for care of their children, and to obtain good medical care for the children would prevent many of the problems that arise from too early parenthood.

Teenage mothers are not, however, the only young parents who can benefit from programs designed to help them complete their education. It is unfortunate that programs for expectant teenage parents rarely involve young fathers. It is extremely important that both young men and young women stay in school and/or enroll in promising job training programs. Not only would their doing so help prevent pregnancy, it would provide some hope for the future when pregnancy does occur. Most important, of course, is the fact that these young men and women would be better prepared for the world of work.

The Special Problems of African American Males

As has already been stated in this chapter, there is a strong relationship between the high proportion of single-mother black families and the situation of black males. For this reason, interventions that focus solely or primarily on women and girls are destined to have a only limited success. Yet in general, society has shown relatively little constructive interest in the problems confronting African American males. Many of these problems—poor education, unemployment, drug abuse, fathering out-of-wedlock children, and a high crime rate, for example—arise from a lack of viable alternatives.

The public school system does not prepare young black men to succeed in the workforce once they get out of school. Too many of them drop out before completing high school. The educational system also poorly prepares those who stay in school for the technical positions that are increasingly essential to making it in a world demanding more complex skills (Edelman, 1987; Wilson, 1988). Discrimination in the labor market further limits opportunities.

Young black men also suffer from a lack of male role models in the home and in school (Kunjufu, 1986). Boys growing up in single-mother families are often surrounded by females who may not understand the challenges faced by young black men. The employment of mothers means that young men do not always have the supervision they need. They may be left to acquire by chance the values and habits that must last for their lifetimes. In married-couple families, both parents are often forced to work, and adult supervision may be inadequate for young boys. This is a problem that is increasingly faced by parents of all racial groups.

It has been said that young black men are at high risk of not being able to move effectively into the next century. Too many young poor males are becoming involved in self-defeating and dangerous activities. The drop in life expectancy for black males in recent years—when white male life expectancy has been steadily increasing—is accounted for almost entirely by the high rate of violent death among males between 15 and 25 years of age. A system that should be preventing lawlessness is designed instead only to prosecute lawbreakers. Too many persons in positions to make a difference by developing and implementing policies to provide young black males with constructive and healthy alternatives have overlooked the crushing problems of these young boys.

Particularly disturbing is the fact that the proportion of young black males in the educational system has been dropping. Moreover, according to a recent report of the Joint Center for Political Studies, both schools and institutions of higher education persist in having too many barriers to achievement (Johnson, 1989b). They tend to have lower expectations of African American males than of other students, and they make assumptions of intellectual deficiencies. The result can be self-fulfilling prophecy. If young people are not expected to succeed, they will not be helped and encouraged to succeed, and they won't.

Black males' share of college enrollment fell from 4.3 percent to 3.5 percent between 1976 and 1986, while over the same period, black women retained their proportion at five percent (Vobejda, 1989). A growing male-female educational gap will make it even more difficult for black women of marriageable age to find suitable partners.

And even the college enrollment statistics for black males—as troubling as they are—may be somewhat misleading in terms of educational outcome. One of the few areas for which young black men receive adequate preparation and encouragement in school is athletics, a fact that predestines many young men for failure. Only a few particularly gifted or promising athletes receive college scholarships enabling them to move beyond secondary school, and too many of them are exploited for their athletic prowess and receive an inadequate education. The less gifted athletes, their academic skills neglected, are shut out of higher education.

Despite these formidable problems, one must nonetheless maintain a balance when examining the situation of young African American males. The majority of young black men are law abiding, working, or in school, and will go on to become married fathers. It is too easy to overlook the young men who maintain a sense of pride in themselves, their families, and their communities. In fact, many black youths are overcoming great barriers—societal indifference, poverty, and the like—to go on to achieve success. Research is needed on those young men who have prevailed to determine what it is that enables these men to succeed despite such odds.

Women's Roles in African American Families

Women have historically played important, strong roles in African American families, a fact that derives to an extent from African cultural traditions. The role of black women has often been misinterpreted by people of European heritage as a pattern of dominance. To the contrary, it reflects the basic strength of cultures in which all persons, regardless of gender, had important family roles to play.

Black families in the American diaspora have maintained some of their African traditions, although those traditions have been altered as a result of slavery, later poverty, time, and the influence of the western tradition of male dominance. Nevertheless, patterns of flexible roles within the family, shared child care, extensive involvement with extended kin and social networks, and shared decisionmaking within the home are characteristics that often distinguish the African American family to some degree from other families in the United States (Hill, 1971; McAdoo, 1978).

Women have an important economic function in black married-couple as well as female-headed families. Because of wage and job discrimination against black men, black married women have always been more likely to work outside the home than have their white counterparts. Generations of black women have had to cope with the double demands of paid work and family life. As a result, some of the adjustments white married women had to make when they began to enter the labor force in substantial numbers had long since been made by black married women.

The majority of single black women who head families work for at least part of the year; nearly 60 percent had some work experience in 1987. The importance of a steady full-time job on the economic well-being of a single-mother family is obvious from the comparison of poverty rates earlier in this chapter. But too many black women who head families are unable to work enough or earn enough to lift their families above the poverty level.

Difficulty in arranging for the care of their children is a factor. At one time, child care was provided within the network of family and shared community. But those resources are rapidly disappearing in many areas—especially urban areas—causing real child care problems for both married and single women.

Where Do We Go from Here?

One would think, given the problems outlined in this chapter, that African Americans would feel like giving up. But in spite of the inequities confronted daily by African

Americans, they maintain a core of optimism. There is a feeling that things will get better eventually. This optimism prevails despite centuries of economic isolation, racism, negative stereotypes, and long periods in which things have not been getting better for many black men, women, and their families.

In 1989, a survey sponsored by the NAACP Legal Defense and Educational Fund found that even members of the so-called underclass have aspirations for their own and their families' futures like the aspirations of more fortunate Americans. Poor single mothers responding to the survey were hopeful for their children's futures. Over half hoped that their children would go to college (Johnson, 1989a).

The desire for future advancement is shared by all races. Education is highly valued by many African Americans as an avenue to success. Sadly, however, their dreams for the achievement of their children may not be realistic today. In the past, education *was* a means of escape from poverty. This was at a time when black teachers were leaders of their communities, when teaching was an honored profession. Now, teaching has lost much of its status. Instead, there is a growing emphasis on making money. The most gifted African Americans are no longer going into teaching, and the loss of their talent has serious consequences for black children.

Real hope for African American youth depends on facing the present reality of the educational system in the United States. Parents must become active and demand better schools and improved services for young people. Leaders, both black and white, must recognize that more than cosmetic changes are needed to help black young people make it successfully through their pre-adolescent and adolescent years. Real change, however, costs money and must have the commitment of members of Congress, state and local legislators, school boards, parents, and communities around the country.

Pervasive racism is surely a key cause of the lack of a national commitment to see that African American families thrive and that American institutions really help black children succeed in school and prepare for the world of work. Certainly this country seems willing to spend energy and resources on trying to deal with the consequences—in crime, drug dependency, and unemployment—when black children fail because our institutions fail them.

The problems now facing African American communities in the United States dwarf most of those of the past. It is becoming increasingly difficult for black families to survive, much less to prosper. And even the families and individuals who have survived and prospered must struggle continually against institutional racism.

People of color are a sizable proportion of the total population, and their numbers are increasing. American society will continue to become more diverse. In some localities, "minorities" will be "majorities" by the year 2000. For this reason, if for no other, the concerns of African Americans must be the concerns of U.S. society as a whole. Americans must avoid the temptation to look for simple explanations of complex difficulties or easy solutions for problems that may arise from diversity. Many approaches to problem solving will be required. Concerted efforts at many levels, in many directions, and by many people will be necessary in order to move forward toward to decent and healthy life for all.

TWO Women and Affordable Housing

CUSHING N. DOLBEARE AND
ANNE J. STONE

Highlights

FROM MANY PERSPECTIVES, the United States is the best-housed nation in the world, but millions of Americans are unable to find decent housing that they can afford. The situation is especially critical for America's low-income households, the majority of which are maintained by women.

- Although U.S. families in general typically own their homes, those families maintained by women typically do not. Nearly three-quarters of all families maintained by women in their childrearing years (under 45) are renters. In contrast, two-thirds of married-couple families in that age range own their homes.
- Renters in general have a lower median income than owners; even so, the nearly seven million female-maintained renter families had a median income ($9,302) that was less than half that of married-couple renters and a poverty rate nearly three times as high—45 percent—in 1985.
- Women-maintained families with children are particularly disadvantaged in the rental market, where they often face illegal discrimination because of race, or sex, or the pres-

ence of children; those getting public assistance may face an additional barrier that remains legal: discrimination because of the source of their income.

- Single female renters are much more likely to be elderly than are single male or married-couple renters. Elderly single women tend to be economically vulnerable and those who rent particularly so: the median income in 1985 for the 2.7 million elderly single female renters was $6,446; their poverty rate was 40.2 percent.
- While the quality of America's housing in general has vastly improved in the last half century, some seven million occupied housing units were physically inadequate in 1985. Households maintained by women, especially minority women, were overrepresented in these units.
- The paramount housing problem today is not an absolute shortage of housing units but rather a severe and growing shortage of suitable units that low-income households can afford.
- The current federal rule of thumb is that a household should be expected to pay no more than 30 percent of its annual income for housing, including utilities. Yet of the 11.6 million renter households with annual incomes under $10,000 (61 percent of them female-maintained), more than five million spent at least half of their incomes on housing in 1985. More than two million spent 70 percent or more.
- In 1985, there were about four renter households with incomes of $5,000 or less for every unit costing $125 per month (30 percent of $5,000), and federally assisted units accounted for more than half of these very low-cost units.

- The private sector has historically provided the bulk of low-income housing, without subsidies, but in recent years millions of units have left the low-rent stock as landlords have been forced to raise rents to cover rising costs or have found conversion to higher-rent units more profitable.

- While the number of federally assisted units has continued to grow since federal housing programs began in the 1930s, far too few units have been added relative to the need, which has been accelerating even as the federal government has applied the brakes to low-income housing programs.

- Households that are eligible for assisted housing often have to wait for years to get it. Most low-income households are not in assisted housing.

- Half of the federally assisted low-income units that exist today could disappear from the low-income stock in the next 20 years as government-owner subsidy agreements expire.

- The federal government has spent less on low-income housing programs in the last half century than the Treasury lost in just two recent years due to homeowner tax deductions, which amount to indirect housing subsidies for middle- and upper-income owners.

- It should be recognized that a federal role is vital in (1) establishing the framework within which the private sector provides and finances housing and (2) assisting the very needy whom the private sector cannot accommodate unaided.

- Since women maintain the majority of low-income households needing assistance, measures to meet the housing needs of low-income households in general will obviously be of particular benefit to women. However, in all housing policy and planning, careful attention should also be paid to the special housing-related needs of homeless women with children, of battered women, and of displaced homemakers.

Introduction

From many perspectives, the United States is the best-housed nation in the world. In 1985, the latest year for which government housing data are available, more than half of this country's 88.4 million occupied housing units were less than 25 years old and over 90 percent of them were in good condition.[1] Ample space was the norm: median household size was 2.3 persons, while the median housing unit had 2.6 bedrooms and 5.3 rooms overall. Median monthly housing costs were a generally affordable 21 percent of income. And nearly two-thirds (63.5 percent) of all households owned their homes (U.S. Department of Housing and Urban Development and U.S. Bureau of the Census, December 1988). No other country has provided so well for such a large proportion of its population.

But this generally positive picture is marred by a serious and growing housing crisis that affects millions of Americans: there is nowhere near enough decent housing that they can afford. Moreover, much of the housing that is affordable to them today may become unaffordable in the next few years.

The housing crisis is a women's issue of major importance. This is not because most U.S. women are poorly housed; they are not. Rather, the housing crisis should be considered a women's issue on the same basis that poverty is a women's issue, and, indeed, there is a close connection between them. Women predominate among those American householders who are most likely to be in bad housing or who pay an inordinate amount of their incomes for housing, or both, largely because women predominate among the poor.

Certainly, women (and men) of moderate and middle incomes may have real problems in finding suitable housing that they can afford. But because the housing needs of low-income people are so urgent and their housing options so limited, the focus of this chapter is on affordable low-income housing. Evidence that it is women who have the most to gain, and the most to lose, from what happens to low-income housing in this country is to be found throughout government data about American households.

Table 2.1, which shows all households in occupied housing units in 1985, allows comparisons not only by type of household, sex of householder, and tenure (i.e., whether owner or renter), but by race and Hispanic origin.[2] It can be seen that 57 percent of households overall consist of married couples, with or without children or other family members. Families maintained by women account for about 13 percent of all households, one-person households maintained by women (more than half of them elderly) for about 15 percent. The remaining 16 percent are households maintained by men, whether as family householders or living alone. In fact, women are present as either householders or spouses in some 85 percent of all American households; the comparable figure for men is 72 percent.

The American Housing Survey found not only that households maintained by females outnumber those maintained by males by a factor approaching two to one, but that the elderly proportion of female householders (34 percent) is double that of male householders. And more than twice as many women as men maintain family households.

Table 2.1 • TENURE OF HOUSEHOLDS IN OCCUPIED HOUSING UNITS BY TYPE OF HOUSEHOLD, RACE, AND HISPANIC ORIGIN, 1985 (numbers in thousands)

		Percent Distribution			*Percent Who*	
Household Type	*Number*	*All*	*Owners*	*Renters*	*Own*	*Rent*
All households						
Married couples	49,972	57	69	34	78	22
Female-headed families	11,806	13	9	21	42	58
Single females	12,845	15	12	19	52	48
Male-headed families	5,661	6	5	10	45	55
Single males	8,142	9	5	16	37	63
Total households	88,425				63	37
Total percent		100	100	100		
Black households						
Married couples	3,528	36	53	22	65	35
Female-headed families	3,071	31	20	39	29	71
Single females	1,393	14	13	15	39	61
Male-headed families	684	7	6	8	37	63
Single males	1,226	12	8	16	27	73
Total households	9,903				44	56
Total percent		100	100	100		
Households of Hispanic origin[1]						
Married couples	2,718	54	72	41	53	47
Female-headed families	1,058	21	11	27	21	79
Single females	431	8	7	10	32	68
Male-headed families	436	9	6	11	25	75
Single males	435	9	4	11	20	80
Total households	5,078				40	60
Total percent		100	100	100		

[1] People of Hispanic origin may be of any race.

Source: U.S. Department of Housing and Urban Development and U.S. Bureau of the Census, December 1988, Tables 2-9, 5-9, and 6-9.

When households are broken down by tenure—owners and renters—the distributions by household type are noticeably different. For example, married couples constitute a larger proportion of owners (69 percent) and a smaller proportion of renters (34 percent) than of households overall; the reverse is true for families maintained by women, who account for nine percent of owners and 21 percent of renters.

The desire for homeownership is so strong in this country that most families who can afford to do so own rather than rent. Income will be discussed in more detail below, but the tenure statistics in Table 2.1 hint at the differing financial circumstances of American households, depending on their type and race or origin. The great majority (78 percent) of married-couple families are homeowners. Homeownership is most typical of those 45 or older (88 percent); nevertheless, more than two-thirds of married couples under 45, whose families are most likely to include children, own their homes.

In contrast, not only are the majority of women-maintained families renters, but nearly three-quarters (73 percent) of those under 45—who constitute 61 percent of all women-maintained families—are renters.

While the tenure of single female householders overall is shown in Table 2.1, it is those over the age of 65 who are relevant to the focus of this chapter. More than three-fifths (62 percent) of all single women who own their homes are elderly (compared to 35 percent of single men who own, and 18 percent of married owners), and about 60 percent of single elderly women are homeowners. One might therefore assume that, as a group, elderly single women are fairly well off. In fact, however, single elderly female homeowners have the lowest median income of any group of owners (Table 2.2). Most are widows whose homes were acquired during their married years, and 90 percent of them are white. Slightly less than half of elderly single black women are owners; the proportion for those of Hispanic origin is 43 percent.

About 2.7 million elderly single women rent and again, *Table 2.2* • MEDIAN INCOME AND POVERTY RATES OF HOUSEHOLDS BY HOUSEHOLD TYPE AND TENURE, 1985 (income in dollars)

	Owners		*Renters*	
Household Type	*Median Income*	*Poverty Rate*	*Median Income*	*Poverty Rate*
All households	27,816	9.1	14,460	25.3
Married couples	33,315	5.4	21,160	16.6
Female-headed families	19,076	17.2	9,302	44.9
Under age 45	19,837	17.2	8,921	47.3
Age 65 and over	14,178	20.2	9,137	35.4
Single females	9,808	24.1	9,091	30.6
Age 65 and over	8,254	28.5	6,446	40.2
Male-headed families	28,472	6.9	16,680	13.4
Single males	19,509	12.4	14,748	18.7

Source: U.S. Department of Housing and Urban Development and U.S. Bureau of the Census, December 1988, Tables 3-1, 3-20, 4-1, and 4-20.

the elderly constitute a much higher proportion (44 percent) of single female renters than of single male or married-couple renters. Only about 14 percent of single male renters and less than 10 percent of married-couple renters are age 65 or over. Elderly female renters are at the rock bottom of the income scale: their median income in 1985 was less than half (45 percent) of the median income of renter households overall, which, in turn, was only about half (52 percent) of median owner income.

That owners enjoy a higher median income than renters holds true for all household types, although the relative size of the gap varies. Owner families maintained by women have a 30 percent lower median income than other owner families but it is still more than twice that of their renter counterparts. The difference is most pronounced for the women under 45—those most likely to have children in their households.

As these statistics make plain, women householders in general have lower incomes than other householders; particularly low are the incomes of women renters who are maintaining families, or who are aged and alone. And, as Table 2.3 shows, women-maintained households accounted for a large proportion of the households who were least likely to be able to afford decent housing. Not only did women-maintained households constitute the majority (58 percent) of all households with incomes below $10,000, but almost half (47 percent) of all female householders were in that income range. This compares to 10 percent of married-couple households and 27 percent of male householders. Disproportionately concentrated at the bottom of the income scale, women householders were sparse at the top: only six percent of the households in the top fifth of the income distribution—incomes over $40,000—had female householders.

Among renters—whose median income, it bears repeating, is only slightly over half that of owners—women householders were again concentrated in the lowest income range: more than half (54 percent) had incomes under $10,000 and more than a quarter (28 percent) had incomes under $5,000. Women-maintained households accounted for two-thirds (67 percent) of all renter households with incomes under $5,000. The poverty rate for single, elderly female renters was 40 percent; for women-maintained renter families it was 45 percent.

Poverty persists and worsens for women-maintained families although it has abated for other family types. Between 1959 and 1985, the number of poor families in this country dropped 13 percent, from 8.3 million to 7.2 million, but the number of poor families maintained by women nearly doubled—from 1.9 million to 3.5 million (U.S. Bureau of the Census, October 1987). And that trend is continuing.

Table 2.3 • DISTRIBUTION OF HOUSEHOLD TYPES BY INCOME, 1985
(in percentages)

		Annual Household Income			
Household Type	*Total*	*Under $10,000*	*$10,000 to $19,999*	*$20,000 to $39,999*	*$40,000 or more*
All married couples	57	24	48	67	85
All female householders	28	58	34	18	6
Family householders	13	24	17	10	4
Single females	15	34	17	8	2
Age 65 and over	8	24	7	2	1
All male householders	16	18	19	16	10
Total percent	100	100	100	100	100
Total number (in thousands)	88,425	20,089	20,233	29,065	19,038
Married-couple owners	69	33	59	75	88
Female owners	21	53	30	15	5
Male owners	10	14	11	10	7
Total percent	100	100	100	100	100
Total number (in thousands)	56,145	8,514	10,812	20,205	16,614
Married-couple renters	34	17	34	49	62
Female renters	40	61	38	23	12
Male renters	25	22	27	28	26
Total percent	100	100	100	100	100
Total number (in thousands)	32,280	11,574	9,422	8,859	2,424

Source: U.S. Department of Housing and Urban Development and U.S. Bureau of the Census, December 1988, Tables 2-20, 3-20, and 4-20.

Women who maintain families that include children are five times as likely to be poor as other families with children: in 1985, 45 percent of female-maintained families with children under 18 were poor, compared to nine percent of other families with children. (Among women-maintained families with children under six, the poverty rate was a staggering 61 percent—again, five times the rate [12 percent] among other families with young children) (U.S. Bureau of the Census, January 1987). Although only 20 percent of all households with children under 18 were maintained by women in 1985, the latter accounted for over 70 percent of all such households with incomes below $5,000 and for over half of those with incomes between $5,000 and $10,000. The proportion of women-maintained families drops sharply as income increases, as Table 2.4 shows.

Table 2.4 • FEMALE HOUSEHOLDERS WITH CHILDREN UNDER 18 AS A PERCENT OF ALL HOUSEHOLDERS WITH CHILDREN UNDER 18 BY INCOME, 1985
(numbers in thousands)

Household Income	*All Householders*	*Female Householders*	*Percent Female*
Under $5,000	2,154	1,528	70.9
$5,000–$9,999	2,947	1,613	54.7
$10,000–$14,999	3,117	1,024	32.9
$15,000–$19,999	3,295	863	26.2
$20,000 and over	22,406	1,875	8.4
All households	33,918	6,903	20.4

Source: U.S. Bureau of the Census, January 1987, Table 1.

The typically low incomes and disproportionate degree of poverty among women-maintained households provide ample evidence that they constitute the majority of households most likely to need assistance in obtaining decent, affordable housing. Low income is the major barrier excluding women from homeownership. Unless, like elderly widows, they already own and have paid off their mortgages, lower-income households are rarely able to purchase homes and must seek their housing in the rental market—an environment where women-maintained families with children are particularly disadvantaged. These women may find that there is no housing at all to be had at costs they can afford.

Or, if the housing exists, many of them face discrimination, not only because of their sex or race or the presence of children, but because they are receiving public assistance. The Fair Housing Amendments enacted in 1988 address the subject of discrimination against children, at least on paper, but it is still perfectly legal for any landlord to refuse to rent to households who are welfare clients.

Not only are renters unable to build assets in the form of equity in their homes, they face the threat of rising rents and, often, displacement, as economic and market values change. A landlord can decide to move tenants out because more money can be made by selling the property, converting it to a condominium, or maybe even just making it a luxury rental. For low-income renters, who are so largely female, this means the likelihood of some kind of housing jeopardy all of their lives.

An Overview of Housing Issues

There is no single "housing problem." Rather, depending on the size and economic resources of their households, and on the supply and availability of housing in their locality, people encounter a range of housing problems. For some people, these may involve sacrificing amenities or extras in order to pay housing costs, or finding the location inconvenient, or the equipment outdated and maintenance poor. More acute are the problems of people who can manage to pay for their housing only by going without food, clothing, or other necessities. Because their economic margins are so narrow, these people are among those likely to face the most acute housing problem of all: the inability to obtain any housing at all.

Before discussing the critical nature of the low-income housing problems that, as has been demonstrated, have their major impact on women-maintained households, some general comments on contemporary housing issues are in order. In general, the decades since the end of World War II have seen a transformation in America's housing. Housing quality has improved enormously; actual housing shortages—severe right after the war—have been overcome. But as problems of quality and supply have receded, housing affordability has become an increasingly important issue.

Housing Quality

In 1940, when the first census of housing was taken, 46 percent of all occupied dwelling units in the United States either lacked basic plumbing facilities or were classified as "dilapidated." By 1985, less than two percent of all occupied units were classified as having "severe" physical problems; another seven percent had "moderate" physical problems.

Obviously, these proportions reflect remarkable improvement in housing quality overall. Nevertheless, the 1985 percentage translated into more than seven million physically inadequate occupied units—and a housing quality problem for women, in particular, because the occupants of the inadequate units were disproportionately female. More than one-fifth (22 percent) were occupied by women-maintained families. Another eight percent were occupied by single elderly women. Overall, family households maintained by women were more than twice as likely as married-couple families to be living in inadequate housing (14 percent vs. six percent). The problem was considerably worse for minority families and especially for those maintained by women: one in every four families maintained by black women, and one in five of those maintained by women of Hispanic origin, lived in physically inadequate housing.

Housing Supply and Housing Availability

It is important to distinguish between the overall *supply of housing* (that is, the number of units in the housing stock, regardless of their condition or cost) and *available housing*, which is the number of appropriate units (that is, units in decent condition at costs that are affordable to those who need them).

In most communities, housing supply is not the problem, that is, the quantity of housing units is sufficient to provide everyone with shelter of some sort. This is in sharp contrast to the situation at the end of World War II, when there were acute shortages in the housing supply in most parts of the country. Today, the problem is more likely to be that the housing that does exist is of poor quality, or that it costs too much, or, frequently, both. People often double up or sleep in cars or on the streets in the same communities and neighborhoods where housing has been abandoned or units are offered for rent or sale.

In other words, just because the physical housing units exist does not necessarily mean that they are *available* to those who need housing. Housing availability is difficult to measure, but it is a persistent problem for many households. In part, the problem is related to supply: in some communities there is a misfit between the size and type of housing that exists and what is needed. More commonly, housing availability is related to discrimination because of race, national origin, religion, household composition, presence of children, physical handicaps, or sexual preference. Generally speaking, those civil rights statutes that exist have not been effectively enforced.

But the paramount housing availability problem today is affordability. Even householders with incomes at or above the median may feel squeezed by high housing costs, which may prevent them from purchasing rather than renting, or from obtaining the size or type of housing they desire. The problem is far more acute for lower-income households. Very simply, housing costs more to rent or purchase than a growing number of households—particularly women-maintained households—can conceivably pay for it. Very low-income families must devote the bulk of their incomes to housing and often still miss rent payments.

Housing Costs

At the beginning of this chapter it was noted that American households overall pay a median of about one-fifth (21 percent) of their income for housing costs, which include rent or mortgage payments, utilities, fuel, maintenance, etc. But, reflecting owners' typically higher incomes, the median ratio of housing costs to income is somewhat lower for owners (18 percent) and considerably higher for renters (28 percent).

For many renters, housing costs are a heavy burden, indeed. Nearly one-fifth (19 percent) of all renters paid at least half of their incomes for housing in 1985. Eleven percent (nearly 3.6 million renter households) paid more than 70 percent; 95 percent of these households had incomes under $10,000 per year. At the bottom of the income scale, 43 percent of the 5.4 million renter households with annual incomes under $5,000 paid more than 70 percent of their incomes for housing. Table 2.5 highlights the extent to which both low-income renters and low-income owners are burdened by high housing costs. For example, 46 percent of the 11.6 million renters with incomes under $10,000 spent at least half of their annual incomes on housing; less than 10 percent spent less than one-

Table 2.5 • MONTHLY HOUSING COSTS FOR RENTERS AND OWNERS AS A PERCENT OF INCOME, BY HOUSEHOLD INCOME, 1985

		Annual Household Income			
Costs as Percent of Income	*Total*	*Under $10,000*	*$10,000 to $19,999*	*$20,000 to $39,999*	*$40,000 or more*
Renters					
Less than 15 percent	13.1	1.8	6.9	21.9	59.4
15 to 24 percent	27.0	7.8	28.8	49.0	31.1
25 to 34 percent	19.6	14.0	31.5	18.5	3.8
35 to 49 percent	13.0	17.1	18.8	4.7	0.5
50 to 69 percent	7.9	16.7	5.9	0.7	0.2
70 percent or more	11.1	29.4	1.7	0.1	0.0
No cash rent	6.3	7.5	6.4	5.0	5.0
Zero or negative income	2.1	5.7	—	—	—
Total percent	100.0	100.0	100.0	100.0	100.0
Total number (in thousands)	32,280	11,574	9,422	8,859	2,424
Percent female-maintained	40.4	61.1	38.5	23.1	12.4
Owners					
Less than 15 percent	36.7	6.0	27.5	39.9	54.4
15 to 24 percent	26.6	19.1	31.5	28.4	25.0
25 to 34 percent	14.0	19.5	16.3	15.2	8.3
35 to 49 percent	7.3	16.7	10.8	6.0	1.9
50 to 69 percent	3.1	10.1	4.8	1.5	0.2
70 percent or more	3.5	17.8	2.7	0.8	0.1
Mtge. payment not reported	7.9	4.7	6.4	8.2	10.0
Zero or negative income	0.9	6.2	—	—	—
Total percent	100.0	100.0	100.0	100.0	100.0
Total number (in thousands)	56,145	8,514	10,812	20,205	16,614
Percent female-maintained	20.7	53.1	29.7	15.1	5.0

Source: U.S. Department of Housing and Urban Development and U.S. Bureau of the Census, December 1988, Tables 3-20 and 4-20.

fourth. In contrast, 59 percent of the 2.4 million renter households with incomes of $40,000 or more paid less than 15 percent of their incomes for housing. Four-fifths of all renters who paid less than 15 percent of their incomes for housing had incomes of $20,000 or more. Only five percent had incomes under $10,000. The pattern for owners is similar, although less extreme.

Households maintained by women were surely heavily represented among those with the highest housing cost burdens: 61 percent of renter households and 53 percent of owner households with incomes below $10,000 had female householders.

Yet the households who pay relatively the most for housing are those who can, in reality, afford the least: housing should not cost so much that people are unable to obtain other basic necessities. On the basis of a realistic concept of housing affordability, lower-income people would be expected to pay a smaller proportion of income for housing than would more affluent people. Embodying this concept, the "market basket" or "residual" approach to calculating affordability subtracts the cost of basic necessities, such as food, clothing, transportation, and health care, from income; the remainder (if any) is the amount affordable for housing.

Calculations based on this approach lead to the conclusion that in 1985 over one U.S. household in 10 really could not afford anything for housing and still meet other basic needs.[3] For female householders, the comparable proportion was one in five (see Table 2.6).

The results of applying the market basket approach to housing affordability highlight the serious shortcomings of the current rule of thumb that 30 percent of income is an appropriate amount for housing costs, including utilities. People without enough income to cover their essential nonhousing expenses clearly cannot "afford" 30 percent of their incomes for housing.

The 30-percent-of-income standard cannot be ignored, *Table 2.6* • ESTIMATED HOUSEHOLDS WITH INCOMES BELOW LEVEL NEEDED TO COVER CONSUMPTION NEEDS OTHER THAN HOUSING BY HOUSEHOLD SIZE, 1985 (numbers in thousands)

		Estimated Households Below Threshold		
Number of Persons in Household	*Threshold Level*	*Total Number*	*Number Maintained by Women*	*Percent Maintained by Women*
One	$3,828	2,900	1,700	59
Two	$5,956	1,900	800	42
Three	$8,759	1,700	1,100	65
Four	$10,456	1,500	600	41
Five	$14,104	1,000	200	20
Six	$17,752	500	100	20
Seven or more	$21,399	500	100	20
Total below threshold		9,900	4,600	47
All households		88,458	24,463	28
Percent below threshold		11	19	

Source: Thresholds estimated by author from Bureau of Labor Statistics lower living standard data for 1981 (U.S. Department of Labor, 1982), updated by change in the Consumer Price Index. Income data from U.S. Bureau of the Census, January 1987.

however, both because it is the current payment standard for housing assistance and because the U.S. Department of Housing and Urban Development (HUD) and others use it to measure "cost burden."

Using the 30-percent standard, a household with an annual income of $10,000 would have $250 a month to spend on housing and $583 for all other needs. In 1985, 11.6 million renters (36 percent of all renter households) had incomes below $10,000. Two-thirds (7.7 million) of these were female-maintained households, nearly half (3.6 million) of which actually had incomes below $5,000. Thirty percent of $5,000 is $125 per month.

Yet rental housing costing less than $125 a month has virtually disappeared from the housing stock. In 1985, there were an estimated 2.1 million rental units costing less than $125 a month but there were 5.4 million renters who, on the basis of the 30-percent of income standard, could afford no more than that (Leonard, Dolbeare, and Lazere, 1989). After taking into account that about one-third of all the units renting for less than $125 were occupied by households with incomes above $5,000 (ibid.), one finds that there were nearly four times as many very poor renter households (incomes under $5,000) as there were units available to them at 30 percent of income. Obviously, few options exist for households—whether individuals or families—who really cannot afford *anything* for housing without sacrificing other basic needs and who have less than one chance in five of obtaining housing at 30 percent of income.

The situation would be even more critical were it not for low-income housing assistance by federal, state, or other programs: units subsidized under such programs accounted for well over half of the units renting for less than $125. Indeed, it is the virtual disappearance of unsubsidized housing available at very low rents, combined with persistent poverty, that is the major cause of rising homelessness.

The private, for-profit sector has historically provided the bulk of low-rent housing in this country, without housing subsidies. But unless they can cover their costs, owners are forced to raise rents or abandon their units. Millions of units have disappeared from the low-rent stock as energy and other costs have risen. As a practical matter, the for-profit private sector cannot meet, and cannot be expected to meet, the housing needs of renters at the very bottom of the income scale.

This circumstance is not new, nor is the recognition that government needs to address it. The federal government began to provide housing assistance to some low-income households in the 1930s and has been doing so ever since. But, while millions of households have been helped, the federal commitment to low-income housing has been weakening in recent years, even as the number of households needing assistance has been increasing. The housing "safety net" is already badly frayed and, as will be shown, could largely give way in the next two decades.

Federal Housing Subsidy Programs

The federal government is the source of two types of housing subsidies: assistance for low-income renters and income tax deductions to homeowners. Female householders get short shrift from both. First, because women householders predominate among the low-income renters most likely to need assistance, they suffer disproportionately from the generally inadequate level of federal low-income housing assistance. This is true even though women-maintained households constitute a majority (61 percent) of households in subsidized rental housing. Second, because women who maintain families are unlikely to be homeowners, they are far less likely than other family householders to benefit from the major federal housing subsidies, which are provided in the form of income tax deductions to homeowners affluent enough to itemize deductions on their income tax returns.

Low-Income Housing Subsidies

The federal government has provided housing assistance to low-income people (and some with moderate incomes, as well) under a variety of programs for more than half a century. The primary responsibility for federal housing programs is lodged in the Department of Housing and Urban Development (HUD). (A separate set of programs for rural areas—primarily focused on home ownership—is operated by the Farmers Home Administration at the Department of Agriculture.)

It was not until 1970 that the number of households living in HUD-assisted housing reached one million. Since then, the number of households living in housing with federal subsidies has more than quadrupled, reaching 4.1 million in 1985. Until 1980, most federal housing subsidies were project-based, with the subsidy going to the owners of units rented to low-income households. Since then, most of the increase in housing assistance has been through tenant-based subsidies, by which a recipient household is given a certificate or voucher and must seek a unit (which is required to meet federal quality standards) in the private market.

The first low-income housing was provided during the early years of the Depression; this early public works project was formalized as the public housing program in 1937. Following World War II, public housing was both expanded and augmented by a series of other programs, most of which involved reducing the owners' effective mortgage interest rates (one of the major components of total housing cost).

In 1974, most of the earlier programs were supplanted by a new and more flexible program (known as Section 8) which subsidized the difference between 25 percent of tenant income (at that time the "affordability" rule of thumb) and market rent for the housing occupied, with separate subsidy levels for existing units rented as-is from private landlords ("Section 8 Existing") and more expensive rehabilitation and new construction ("Section 8 New Construction/Substantial Rehabilitation"). Section 8 was to become the largest direct federal housing subsidy program.

The foregoing is a highly simplified description of the evolution of often abstruse federal programs. Their complexities are less important than two critical facts. First, with the exception of Section 8, no federal housing program has in fact provided adequate subsidy to cover the gap between what very low-income tenants themselves could or were required to pay and the cost of debt service and operating expenses for the buildings or units. Second, as described above, the total number of housing units provided with subsidy under all federal programs has been unable to keep up with the rapidly worsening affordability crisis.

Except for units with monthly housing costs below $150 per month, only a small fraction of rental units with low monthly housing costs are subsidized, but, as mentioned earlier, millions of units have disappeared from the low-rent stock as energy and other costs have risen or because conversion to higher-income housing has become more attractive. Expansion of the subsidized housing stock has been insufficient to offset this trend.

And, it is important to understand that, unlike other safety net programs such as Aid for Families with Dependent Children (AFDC) and food stamps, under which assistance is provided as a matter of right to all applicants who meet eligibility standards, federal housing assistance for low-income people is not an entitlement. Households who apply and are eligible for housing assistance must wait until it becomes available. Even those who need housing aid urgently may have to wait years to get it. This is the major reason why only 28 percent of renter households with incomes below the poverty level lived in subsidized housing in 1985, while 50 percent of such households received food stamps and 48 percent were covered by Medicaid (U.S. Bureau of the Census, January 1987).

Threats to the Subsidized Housing Stock

Fully half of the present stock of federally subsidized housing is threatened over the next two decades. Most of these losses are expected to occur between 1991 and 1996, but the attrition has already begun. Subsidized housing will be lost (1) by owners' decisions to opt out of low-income housing and convert their units to other uses, (2) by default or foreclosure because rising costs have outstripped the subsidies provided, or (3) through expiration of subsidy contracts. (Under a number of federal programs, subsidized housing has been provided by for-profit owners, who have agreed to keep their rents low for a specified period in return for receiving the subsidy. Some of these so-called use restrictions have already expired and an increasing number will expire during the next decade.) Furthermore, many older subsidized housing developments have not been adequately maintained and need major repairs and renovation. This situation has come about primarily because federal subsidy programs have not in the past been designed or administered to pay for the full costs of providing decent housing for low-income people. Instead, as utility costs rose far more rapidly than tenant incomes during the 1970s, needed operating subsidies were either not provided at all or came too little and too late. (Beginning in 1986, the U.S. General Accounting Office [GAO] released a series of reports relating to potential reductions in the low-income housing stock. [See U.S. General

Accounting Office 1986, 1987, and 1988; National Low Income Housing Preservation Commission, 1988].)

Housing advocates, Congress, and the administration are all aware that subsidized stock is at grave risk, but differ on what to do about it. The administration's budget projections assume that vouchers will be given to tenants affected by the loss of subsidized units. Congress is wrestling with the problem, having included some stopgap provisions in legislation approved in 1987. Advocates are, for the most part, pressing for extension of present contracts for the remaining useful life of the properties involved, or, in the case of Section 8 Existing, for another 15 years.

The prospect for the future is grim. Substantial federal funding commitments will be required just to avoid losing ground over the next 15 years. Yet unless the trend of rising costs and lower real renter incomes is reversed, even if the existing subsidized stock is preserved, we will fall farther and farther behind because the need for additional subsidized housing will grow. There is every reason, therefore, to believe that the number of homeless families will double or treble by the end of the century.

Patterns of Federal Housing Assistance

It is widely believed that for decades the federal government has poured major resources into massive low-income housing programs and that our present low-income housing crisis is a result of the failure of these programs. The truth is that direct spending for housing assistance has never been more than a tiny fraction—less than 1.5 percent—of the federal budget. Moreover, the cost of housing assistance for low- and moderate-income households is dwarfed by the cost to the Treasury of housing assistance provided through the tax code, primarily to middle- and upper-income households.[4]

There are three major categories of federal spending for housing: *budget authority*, which is the total federal financial commitment over the life of the subsidy; *outlays*, which are the actual cash payments of these subsidies; and *tax expenditures*, which represent the cost to the Treasury of various special provisions of the Internal Revenue Code that provide exemptions, deductions, credits, or deferral of income for tax purposes. Those provisions that relate to housing are referred to as housing-related tax expenditures.

Budget authority (often referred to as BA) for housing is the amount committed each year for the sum of housing payments to be made over the life of the subsidy contract. It is figured as the maximum possible subsidy under the program in question, multiplied by the number of years in the term of the contract. Housing *outlays* are the payments made each year for all the units currently receiving subsidy, regardless of when they were first occupied. Housing *tax expenditures* are the total cost to the Treasury of the various housing-related tax deductions or other tax-reducing provisions of the Internal Revenue Code during the year. The major housing-related tax expenditures arise from homeowner deductions of mortgage interest and property taxes.

Outlays for federal housing assistance were less than one percent of the total federal budget until 1981 and have only once been more than 1.5 percent. Indeed, all federal spending for low-income housing payments plus public housing operating subsidies, from the beginning of the programs in the 1930s through fiscal year 1987, totaled $97 billion. This was $5 billion less than housing-related tax expenditures in 1986 and 1987 alone. In other words, the cost to the Treasury of special housing-related deductions was more in two years than the outlays for subsidized housing over 50 years.

Despite a series a cutbacks under the Carter administration from the level of additional assisted housing units provided during the Ford administration (which provided the highest annual number of subsidized units ever), over $30 billion in budget authority for HUD-subsidized low-income housing had been approved for fiscal 1981 when President Reagan took office. That amount was estimated to support an additional 250,000 low-rent units (that is, 250,000 units beyond those already subsidized under previous budget authority). Further, over half (55 percent) of the added units were to be new or substantially rehabilitated, thus increasing the nation's stock of rental housing.

In the previous year (1980), 81 percent of all of HUD's incremental reservations had been for new or rehabilitated units under programs that tied the subsidy to the unit.[5] But federal housing assistance has since shifted away from subsidizing buildings that then become part of low-income stock to subsidizing units selected by recipient households who find their own housing, which must meet cost and quality requirements, in the private sector. In 1987, only 35 percent of incremental reservations were for new or rehabilitated units; the remainder were for Section 8 Existing certificates or vouchers, which lower the cost of housing to the tenant, but do not add to the stock. (Unlike the food stamp program, where the household receives the subsidy, the federal housing subsidy payment under the voucher and certificate programs goes to the owner of the unit.)

Since 1981, there has been a sharp decline in the number of additional low-income households assisted each year. Budget authority dropped from $26.9 billion after the 1981 Rea-

The following analogy may help clarify the federal budget terms used in this chapter. Suppose you are buying a house for $100,000. You pay 20 percent down and obtain a 25-year mortgage at an interest rate of 10 percent. In addition to your monthly mortgage payments of $727 for principal and interest, you figure you will spend an average of $100 monthly for property taxes, and $200 for utilities, maintenance, insurance, and other housing costs. Thus, your total monthly housing costs will be $1,027.

Applying the federal budget concepts to this example, your *budget authority* for this purchase will be your total costs over the 25-year period, or $328,088 ($20,000 down, plus $80,000 principal, plus $138,088 interest, plus $30,000 property taxes, plus $60,000 in other costs). Your *outlays* for the first year would be your actual expenses that year—$32,324 (your $20,000 down payment, plus your other costs which total $12,324). In succeeding years, your outlays would not include the down payment and would be $12,324 each year.

But your actual net housing costs would be less than that because you would receive a subsidy in the form of federal tax deductions—your share of federal housing-related *tax expenditures*—which would be $1,375 the first year if you were in the 15-percent tax bracket, and $2,566 if you were in the 28-percent tax bracket. As the interest portion of your monthly mortgage payment drops, your benefit from the mortgage interest tax deduction will decline; in the fifth year, for example, (assuming your property tax has not changed) your housing-related tax deduction would be $1,319 for the 15-percent bracket and $2,463 for the 28-percent bracket.

Please note that, in this example, your tax deductions are an entitlement; that is, you are entitled to take these deductions regardless of whether you need them to be able to afford your housing. In contrast, if your income were so low that you were forced to rent and to pay more than half of your income for housing, you would almost certainly be eligible for subsidized housing, but you would probably have to wait for years to get it if you applied.

gan rescissions to $10.5 billion in 1988. Meanwhile, housing-related tax expenditures rose from $33.3 billion in 1981 to $53.7 billion in 1988.

The pattern of federal housing assistance is highly regressive when federal housing subsidies are considered as a whole—that is, including both direct subsidies and housing-related tax expenditures. Far more federal housing help goes to affluent people than to low-income people, mostly because such a large proportion of federal housing assistance is provided through the tax code and primarily benefits well-off taxpayers. In 1985, mortgage interest deductions and real estate tax deductions accounted for $81 of every $100 in federal housing-related tax expenditures. Congressional analysts have estimated that 57 percent of the mortgage interest deduction dollars and 62 percent of real estate tax deduction dollars benefited taxpayers who had adjusted gross incomes above $40,000 (U.S. Congress, 1985). Many married women were no doubt among these lucky beneficiaries, but very few women who maintained households were likely to have been among them: in 1985, only six percent of all women-maintained households had incomes of over $40,000.

Addressing Low-Income Housing Needs

Major changes in our nation's approach to housing subsidies will be required to deal with the housing needs of low-income women. The most critical need is to provide all low-income households with an entitlement to housing assistance if they otherwise cannot obtain decent housing without sacrificing other basic needs. This could be done for less than the cost to the Treasury of the upper-income homeowner deductions.

Close the Affordability Gap

Since affordability is the major housing problem facing low-income women, the primary solution is to close the gap between what decent housing costs and what they can afford to pay for it.

Instead of rationing housing assistance to fit within arbitrary budget and appropriation levels, it should be made an entitlement, available automatically to all households with incomes below 50 percent of median who can demonstrate that they are homeless, facing the immediate threat of homelessness (e.g., subject to eviction or foreclosure), living in physically inadequate housing, or unable—based on the market basket approach—to afford other necessities after paying rent and utilities.

The capacity to pay the initial rent deposit, continuing housing assistance through rent certificates or vouchers, and counseling and related assistance in the search for housing would, if available for all homeless households, enable them to make use of the housing in their communities that now is often underused or abandoned not because it isn't needed, but because those who need it cannot afford it.

Protect Presently Subsidized Housing

This country cannot afford to lose either the units themselves or the investment it has made in the present subsidized housing stock. Even though a relatively small proportion of low-income women live in assisted housing, it is their only reliable source of decent, affordable housing.

It should be a basic principle of public policy that subsidized units will be retained unless replacing them with other units in the same locality is less expensive. Retaining existing units can usually be accomplished through a combination of additional subsidies, incentives to keep the housing subsidized, and disincentives to convert (such as a windfall profits tax).

In all but a few instances, it will be cheaper to retain the present subsidized housing than to replace it. A study by the National Low Income Housing Preservation Commission (1988) found that the cost of retaining almost all of the assisted stock would be less than providing its residents with vouchers. Moreover, where retaining existing subsidized units is more expensive than replacing them, the reason is usually some factor—such as neighborhood gentrification—that makes retaining some low- and moderate-income housing in the neighborhood an important social objective. Expiring subsidy contracts should be renewed or extended. Public and other subsidized housing that needs major repairs should be brought up to decent standards.

Expand the Supply of Affordable Housing

In the long run, the solution to the low-income housing problem lies in a combination of increasing the incomes of poor households (a subject beyond the scope of this chapter) and reducing the cost of housing to consumers. The supply of affordable housing should be expanded through purchase of satisfactory existing buildings in "as-is" condition to prevent conversion or demolition, through acquisition and rehabilitation of substandard units, and through new construction.

An expanded low-income housing supply program would benefit women both by providing them with a reliable source of affordable housing and also—if designed with this end in view—by affirmative efforts to assure that women play a substantial role in the provision and operation of the housing. Involving women as active participants in programs to better their own housing conditions has proved to empower women in many ways that have broad implications for their futures and the futures of their children. The confidence gained in learning construction and/or management skills and in seeing that their efforts and ideas can help bring about concrete improvements in their own living circumstances can—and often does—enhance their ability to improve their other circumstances as well.

The best approach would be to expand the supply of low-rent housing through programs that would favor nonprofit housing developers and operators—those who see their task as providing decent housing at the lowest possible cost. Neighborhood-based community development corporations, tenant cooperatives, churches and synagogues, labor unions, and others are capable of playing a major role in providing decent, affordable housing *if* they are furnished the necessary capital and operating subsidies, and technical assistance and support.

Along with programs to increase the supply of affordable rental housing, initiatives to increase the supply of housing affordable for low-income buyers should be vigorously supported. Such housing should be financed primarily by capital grants, to be repaid with interest only if and when the housing is converted to upper-income or commercial use.

Encourage Homeownership for All Households With Children

The inequity of federal housing assistance is nowhere more clearly demonstrated than in federal support for homeownership. The homeowner deductions in the tax code provide the greatest subsidies for the highest-income people—those who need them least. In contrast, with the exception of a tiny home repair program for elderly householders in rural areas, no federal housing assistance is provided to support homeownership for low-income households.

Providing low-income single parents (as well as two-parent households) with opportunities for homeownership would both improve their housing and provide a stable anchor for their lives. Subsidies would be needed to cover utilities, maintenance, repairs, and taxes (as they do for the low-income renter households receiving housing subsidies), as well as mortgage payments. To keep costs down and prevent windfall profits, the subsidies could be made at least partially repayable as incomes rose, or on resale of the units.

End Housing Discrimination

Federal fair housing laws have prohibited discrimination because of race, religion, or national origin since 1968, and because of sex since 1974. Enforcement tools have been weak, however. Discrimination against families with children is now prohibited under amendments enacted in 1988, which also strengthened enforcement procedures. Vigorous implementation will be required if the law is to have a major impact, especially on patterns of racial segregation. And discrimination because of source of income is still not covered by the law. Women-maintained households who receive part or all of their incomes from AFDC may still be legally discriminated against, and often they are.

Before . . .

And after rehabilitation by The Enterprise Foundation. *Courtesy The Enterprise Foundation/Ted Hoffman, photographer*

Strengthen the Federal Role

Although there is increasing involvement by state and local governments in addressing low-income housing needs, two basic roles for the federal government are critical. The first is to establish the economic and institutional framework within which the private sector provides and finances housing. Carrying out this role effectively can both add to and improve the housing stock and expand the number of people who can afford it. The second major federal role, and the context for the foregoing recommendations, is to furnish the help necessary to enable people who cannot be served by the unassisted private sector to obtain decent housing.

As noted above, there is simply no way that the private sector, unaided, can meet the minimum housing needs of those whose incomes are below or near the poverty level—a population that, as has also been noted repeatedly in this chapter, is disproportionately female. Utility and other operating costs have long been so high that a substantial number of poor households in this country find that these costs alone would be more than they could afford, even if their housing itself were provided free of charge. Moreover, the states and localities with the largest numbers of poor people are generally those least able to bear the substantial costs involved in providing access to decent, affordable housing. Solving the low-income housing crisis therefore requires far more in the way of federal funds than has previously been envisaged, even as the possibilities for administering housing assistance in partnership with state and local governments and the nonprofit sector are being pursued.

Special Needs

There are a number of other issues—largely outside the scope of this chapter—that should be considered if the housing needs of low-income women are to be comprehensively served. One necessity is that women be involved as equal participants in the framing and implementing of the country's housing policy. Their perspective and experience are needed as never before if the design of housing programs is to respond to some of the special housing and housing-related problems that beset women particularly. Homeless women and battered women (some women are both), and displaced homemakers are among the women with special housing needs.

Homeless Women and Children

Homeless families with children, which are disproportionately single-mother families, are widely reported to be the fastest growing segment of America's homeless population. The consensus among those most knowledgeable about the circumstances of the homeless population is that the lack of sufficient affordable low-income housing is the root cause of family homelessness, which, it should be mentioned, is not limited to the unemployed. Low-income families who lose their housing because of accident (a fire, for example) or falling behind on (an often unaffordable) rent often simply cannot find another place to live.

Once families become homeless, the lack of adequate emergency housing too often forces them to split up, with the children put in foster care or sent to live with friends and relatives who may not even be in the same community or state. Many apparently childless homeless women are mothers whose children have been removed from their care, often *because* they are homeless (failure to provide a home constitutes child abuse in some jurisdictions). Split-up homeless families are often "invisible." So are the many intact homeless families who live in abandoned housing, chicken coops, or old cars.

Homeless families with children who are given shelter are often forced to move from one shelter to another; even the "transitional housing" provided by some jurisdictions is by definition temporary. The crowded, inhumane conditions characteristic of many shelters and temporary housing accommodations are highly detrimental to children's ability to function psychologically and in school.

Like all homeless people, homeless women with children need affordable, permanent housing. To have even the hope of finding such housing, and the long-term prospect of remaining in it, homeless single mothers responsible for children are particularly in need of child care services so that they can be free to undertake a housing search, and/or a job or job training.

Battered Women

Where they will live if they leave is one of the most basic issues battered women face when attempting to escape abusive relationships. In 1986, close to a million battered women and their children sought emergency shelter but only one-third of them received it (National Low Income Housing Coalition, Women and Housing Task Force, 1988). The rest were turned away because there was no shelter space for them. Even those who found emergency shelter were faced with homelessness because of time limits requiring that they leave in two weeks, a month, or, at most, three months.

For a battered woman, the availability of safe and affordable housing can mean the difference between life-threatening abuse and a life free from violence. Even homelessness may seem less perilous than the alternative of returning to an abusive situation. Moreover, because many homeless battered women do not identify themselves as "battered," staffers in homeless shelters do not refer these women to available resources for battered women, such as counseling and legal advocacy. The staffers themselves may not know that such resources are available. Homeless battered women thus tend to be difficult to count and even more difficult to serve.

Displaced Homemakers

Displaced homemakers are women who have been full-time homemakers and have lost their primary source of income because of separation, divorce, widowhood, or because their spouses have become disabled or have been unemployed for a long time. Many displaced homemakers are forced to seek new housing arrangements.

Because displaced homemakers by definition usually have little or no income, they often cannot afford adequate housing, especially if they have children. Displaced homemakers who are awarded the marital home in the divorce settlement often cannot keep up the mortgage payments. Even those who have some resources may lack credit histories of their own, or be saddled with poor credit ratings arising from actions by their spouses over which they had no control. A blank credit history or bad credit rating can block access to either private or subsidized housing.

Conclusion

Whether they be the underlying housing needs of America's poor or the special needs of women who are homeless, or battered, or displaced, the housing needs of low-income women and their families will not disappear on their own. Fundamental to meeting these needs are economic resources, and the key to generating these resources is political will. Political will, in turn, is produced by informed and persistent advocacy, the broader-based the better. Success in addressing America's deepening housing crisis may well depend on how much attention is paid to housing by organized advocates for women and how much attention is paid to women by organized advocates for housing.

THREE

Child Care in the United States

FERN MARX AND
MICHELLE SELIGSON

Highlights

CHILD CARE HAS MOVED into the national spotlight. During the 100th Congress, child care was the focus of more than 100 bills and the subject of congressional hearings, government reports, and planks in the platforms of both political parties. Escalation of public interest in the issue represents a convergence of factors, including the sharp increase in the employment of mothers with young children and changing attitudes about the appropriateness of mothers working outside of their homes.

- Providing more public and private resources for quality early childhood programs, including child care, is regarded by many as one of the major agenda items for the 1990s.
- Beyond the importance of child care in supporting maternal labor market participation, the demand for early childhood programs is currently driven by a desire in both the public and private sectors to intervene in the cycle of poverty at an earlier and more efficient point.
- Unfortunately, there are significant limitations in the available data on child care in the United States. No single

national child care data base exists. Census data for 1984-85 show that 37 percent of the 8.2 million children of working mothers were cared for in someone else's home by relatives or nonrelatives. Thirty-one percent were cared for in their own homes by relatives or nonrelatives. Twenty-three percent were in day care centers or preschools, and eight percent were cared for by their mothers while they worked.

- Among young, dual-earner married couples, 30 percent of full-time workers and nearly 40 percent of part-time workers used some type of shift schedule that enabled the spouses to share the care of their children.

- Whether their children are cared for by relatives or by nonrelatives has important implications for the costs of care to families: parents relying on nonrelatives are about twice as likely to pay for care as those using relatives for care.

- Quality, location, and price, in that order, were the most common reasons mothers in one survey gave for selecting their current child care arrangements.

- The supply of different types of child care has increased considerably in response to rising demand. Nonetheless, depending on the community, there may be a mismatch between supply and demand, and parents may not be able to get the quality or type of care they want.

- There is a shortage of licensed or regulated care for very young children in most parts of the country. Child care resource and referral agencies report that parents most frequently request help in locating care for children under age three.

- Care for children between the ages of three and five appears to be more widely available, but much of the care for these children is half day, and parents are increasingly seeking full-working-day care.

- After-school programs for school-age children also remain in short supply.

- Today there is an active attempt to broaden the definition of child care. An important recent development has been the initiation of a public dialogue connecting the need for child care and the need for early childhood education. Quality of care has also become a focus of the discussion.

- Current debate over the cost and quality of child care and the appropriate public role in its provision often neglects what many consider to be the most serious crisis in the early childhood field: the low pay, high turnover rates, and acute shortage of qualified staff to provide care and education to young children.

- The unsubsidized cost of child care, particularly full-time care, is burdensome for many parents and prohibitive for some. In 1984-85, women who paid for child care had median child care expenditures of $38 per week, which works out to $1,976 per year. This sum may appear modest, but considered in relationship to women's median earnings, it represents a significant expenditure.

- One study found that a single parent earning 100 percent of the median income for a single parent and requiring full-time care for a preschooler and a toddler could pay as much as 36 percent of gross income on care.

- Several studies have indicated that the availability of affordable child care leads to greater labor force participation by women, which in turn contributes to greater tax revenues and reduced welfare dependency.

- But the affordability/availability issue is not simply a matter of making increased funds available to low- and moderate-income families. Parents have repeatedly indicated that quality is a major concern in selecting care for their children.

- Present federal government involvement with child care takes the form of direct and indirect expenditures through the tax system.

- The 1980s began with many states facing growing demand for publicly subsidized child care. Federal support for child care did not keep pace with inflation during the 1970s, and in the early 1980s, the federal government enacted measures that produced funding cuts and changes in some child care programs. The cuts had a profound effect on the supply of child care for low-income families in many states.

- Although a few states were able to mitigate the effect of federal cuts, by 1987, only 18 states had managed to create new child care programs and increase the number of children served over 1981.

- Many of the state initiatives were targeted to special populations, but others were more broadly conceived to improve the availability, quality, and supply of child care. Some states have experimented with measures to secure funds for child care through increased fees, increased cigarette taxes, or use of state lottery funds.

- Local governments are also becoming involved in child care. A small but growing number of municipalities and counties have established child care offices or appointed child care coordinators whose activities may include developing services and administering child care subsidy programs for municipal employees, directing city-run child care programs, and working with local business and developers to expand the availability of child care for employees.

- Some school districts have also made significant commitments to child care. There are, however, few indications that public schools can afford to expand their child care efforts—whether for preschool or school-age children—without significant additional funding to meet such expenses as salary and benefits for added staff, renovation of facilities, and new classrooms.
- A growing number of employers are becoming involved in offering child care resource and referral services to their employees, but public funding is necessary if such services are to be made available to all parents in a community.
- Employer involvement also includes operating or contracting for work-site or off-site child care services, seminars to inform parents on how to choose child care, cafeteria benefit plans allowing the choice of child care as a tax-free benefit, and salary reduction plans permitting employees to use pretax dollars for child care.
- Workplace studies have shown that problems with child care can reduce productivity, increase absenteeism, and contribute to low morale and high levels of stress among workers. Research also indicates that benefits such as dependent care, flexible work schedules, and parental leave help employers attract and retain workers.

Introduction

Child care moved into the national spotlight in 1988, when it was the focus of more than 100 congressional bills and the subject of congressional hearings, government reports, and planks in the platforms of both major political parties. Escalation of public interest in child care represents a convergence of factors:

- Growing political and public awareness that women in their childbearing years and the mothers of young children are in the workforce to stay and that the demand for child care has increased as a result;
- Changing attitudes about the appropriateness of mothers working outside of their homes;
- Increasing reliance on out-of-home child care arrangements by working parents at all socioeconomic levels;
- Growing involvement in child care on the part of employers who are increasingly sensitized to the need for measures to attract and retain competent employees; and
- Longitudinal research showing that participation in high quality early childhood programs has a positive impact on future adult development, especially in the case of disadvantaged children.

Recent surveys and public opinion polls indicate that Americans now recognize the need for public investment to increase the availability of child care and that they are willing to make that investment through the tax system (Harris, 1987). In recent years, there has been wider public discussion about the costs of child care, the ways of paying.for care, the uneven quality of available child care, and the federal government's role in regulating care and setting standards. This chapter discusses some of these issues and offers an overview of the broad range of recent public and private responses to child care.

The Demand for Child Care

The increased demand for child care reflects two demographic trends: (1) the growth in the total number of young children as the large baby boom cohort has begun to reproduce, and (2) the sharp increase since 1970 in the employment of mothers with young children, the group that traditionally has been least likely to enter the labor force. As of 1988, 56 percent of mothers with children under the age of six were in the labor force. Assuming that present labor force trends continue, Hofferth and Phillips (1987) predict that by 1995, two-thirds of all preschool children and three-fourths or more of all school-age children will have mothers in the labor force. If Hofferth and Phillips are right, by 1995, 15 million preschool children and 34 million school-age children may have mothers who work outside the home at least part of the time. Clearly, the demand for child care shows no sign of lessening.

Today, the probability that a mother will be employed and that she will work full time varies considerably by such factors as race, age of youngest child, marital status, and income. Black mothers are more likely than white mothers to be employed. Mothers of very young children are more likely to work part time than are employed mothers of older children. Divorced mothers have higher rates of employment than married or never-married mothers. Very low-income mothers are less likely to be employed than those with higher incomes (Hofferth and Phillips, 1987). By the mid-1990s, however, it is anticipated that the labor force participation rates for white and black mothers, and for single and married mothers will be the same (Family Impact Seminar, 1989).

Beyond the importance of child care in supporting maternal labor market participation, the demand for early childhood programs is currently driven by a desire in both the public and private sectors to intervene in the cycle of poverty at an earlier and more efficient point. Providing more public and private resources for quality early childhood programs, including child care, is regarded by many people as one of the major agenda items for the 1990s.

Of singular importance to the public policy debate have been such studies as the Perry Preschool Project (Berrueta-Clement et al., 1984) and other longitudinal studies (e.g., Honig et al., 1986), which have found that children in good quality child care show no signs of harm and that children from low-income families may show improved cognitive and social development as a result of such care (see, e.g., research cited in Phillips and Howes, 1987). In addition there is evidence that both children and their parents receive long-term benefits from comprehensive early childhood programs like Head Start, which provide health and social services and parental involvement as well as early education (Lazar et al., 1977).

These findings appear to have had an impact on leaders in the private as well as the public sector. National organizations have developed policy statements and set goals which were very much influenced by evidence from the controlled study of the Perry Preschool Project. That project showed that there are long-term benefits from participation in early childhood programs: reduced delinquency, less use of intervention programs later in life, less special education placement, higher rates of school completion, and greater employment among adults who had been enrolled in quality preschool programs.

It is important to note that the Head Start and Perry Preschool programs were designed as part-day programs modeled after the middle-class nursery school. "Day care" was not their purpose. Yet, even though it is becoming increasingly clear that both the education and child care needs of families with young children must be addressed, most state-supported prekindergarten programs are part-day programs. Few of them—especially if they were enacted during the early to mid-1980s—address the need for child care among parents who are working or seeking work.[1]

Business leaders have become increasingly concerned about some of these issues, as evident in *Children in Need: Investment Strategies for the Educationally Disadvantaged*, a report published by the Committee on Economic Development (1987) and widely disseminated. This report recommends profound changes in public and private funding policy for young children and urges policymakers to adopt a strategy for improving the prospects for disadvantaged children that focuses on children from birth to age five and on teenagers who are most at risk for premature parenthood.

In 1986, the National Governors' Association issued an important policy paper, *Focus on the First 60 Months*, that calls for investment in programs serving young children and their families. Similar policy statements have been issued by the Council of Chief State School Officers, the National Conference of State Legislators, and the National Association of State Boards of Education. These organizations have been joined by unions, religious and civic groups, parents' organizations such as the national PTA, business and professional organizations, youth-serving agencies, and others in an alliance that represents the emergence of child care as a mainstream issue and that may ultimately result in the passage of national child care legislation.

Where Are Children Cared For?

Unfortunately, there are significant limitations in the available data on child care in the United States. No single national child care data base exists. Rather, statistics are collected by a variety of federal, state, and local organizations, including the Census Bureau, the Department of Education, and advocacy groups such as the Children's Defense Fund. These data collectors lack a common set of child care definitions, which makes it difficult to determine precise utilization patterns or to estimate demand for care. Information on the supply and nature of formal, regulated care or of informal care by family day care providers, relatives, neighbors, and others is still inadequate, although current research efforts funded in part by the federal government should provide better data of this type in the near future.

Nevertheless, the Census Bureau provides some important information on how working women care for their young children (U.S. Bureau of the Census, May 1987). Census data for 1984-85 show that 37 percent of the 8.2 million children of working mothers were cared for in someone else's home by relatives or nonrelatives. Thirty-one percent were cared for in their own homes by relatives, including their fathers, or nonrelatives. Twenty-three percent were in day care centers or preschools, and eight percent were cared for by the mother herself at work. Among mothers with preschool children, those who worked full time relied more heavily on child care arrangements outside the child's home than did mothers working part time.

Whether their children are cared for by relatives or by nonrelatives has important implications for the cost of care to families: parents relying on nonrelatives are about twice as likely to pay for care as those using relative care (ibid.).

Fathers provide the care for about one-third of the 48 percent of preschool children who are cared for by relatives in the child's or a relative's home. According to Presser (1988), "father care" has remained essentially stable over the past two decades. Not surprisingly, however, there are major differences between married and unmarried women's use of this arrangement. Nineteen percent of the preschool children with married mothers, but only two percent of those with unmarried mothers, were cared for by their fathers while their mothers worked. Unmarried women rely far more heavily on grandparents in the child's home than do their married counterparts (16 vs. three percent) (U.S. Bureau of the Census, May 1987).

The important role that fathers play in child care is underscored by Presser's finding that among young, dual-earner married couples, 30 percent of full-time workers and nearly 40 percent of part-time workers used some type of shift schedule that enabled the spouses to share the care of their children (Presser, 1988).

Use of organized child care facilities (nursery schools, day care centers, kindergartens) by employed women has increased substantially and sharply—from 16 percent in 1982 to 25 percent in 1984-85. Care by nonrelatives, whether in or outside the child's home, accounted for over half of the primary arrangements used by employed mothers of children under age five.

The shift toward nonrelative care and out-of-home care may not, however, indicate a move toward licensed or regulated care. Given that an estimated 80 to 90 percent of what is termed family day care is unregulated, it is clear that the dominant mode of child care in the United States in 1988 remained informal, unlicensed care in a home setting, at least for preschool children (Family Impact Seminar, 1989).

The majority of child care consumers appear to be satisfied with their child care arrangements, according to the preliminary results of a survey of child care supply and needs by Mathematica Policy Research, Inc. (Family Impact Seminar, 1989). The most common reasons mothers gave for selecting their current arrangements were quality, location, and price, in that order. However, if cost were no object, 25 to 50 percent of mothers of one- and two-year-olds said they would switch to center-based programs with an education component. Nearly half of the mothers of children age three to five, and a quarter of the mothers of infants, also stated that they would like an education component in their child care.

The Supply of Child Care

As noted earlier, while information on maternal employment and child care arrangements can be obtained from government surveys, information on the nature and supply of regulated and unregulated care is less adequate. At present we can only estimate whether there is a good match between supply and demand by type of care and geographic distribution. According to Hofferth (as cited in Family Impact Seminar, 1989), the supply of different types of child care has increased considerably in response to rising demand. Slots in center-based care are estimated to have doubled in the last 10 years, and licensed or regulated family day care may have

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"Child care resource and referral agencies report that parents most frequently request help in locating care for children under age three."
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increased by as much as one-third over the same period.

However, depending on the community, there may be a mismatch between supply and demand, and parents may not be able to get the quality or type of care they want. A shortage of licensed or regulated care for very young children in most parts of the country has been noted by Kahn and Kamerman (1987).

According to child care resource and referral agencies, parents most frequently request help in locating care for children under age three. Care for children between the ages of three and five appears to be more widely available, but much of the care for children in this age group is half-day, and parents are increasingly seeking full working-day care. After-school programs for school-age children also remain in short supply. Where programs do exist, they are often difficult for parents to locate and evaluate. Initial findings from Mathematica's survey of child care supply and needs confirm that lack of information is seen as the biggest problem facing both consumers and providers (Family Impact Seminar, 1989).

Expanding the Definition of Care

Today there is an active attempt to broaden the definition of child care. An important development in 1988 was the initiation of a public dialogue connecting the need for child care and the need for early childhood education. Quality of care has also become a key focus of the discussion. It is this nexus of quality care and education that will have to be addressed in legislation and in national, state, and local responses.

The quality of early childhood programs is a major concern not only for parents, who often list it first in importance in selecting care for their children, but also for policymakers, educators, advocates, and legislators struggling to define "quality" and to assign responsibility for developing useful standards or indicators.

The many child care bills introduced in the 100th and 101st Congresses address issues of quality to varying degrees and place responsibility for defining and monitoring quality variously—and in some instances simultaneously—in the hands of parents, state or local jurisdictions, or the federal government. Similarly, sponsors of the various bills use different strategies (grant-based, tax-based, or a combination of the two) to address another major and connected issue, affordability. Responsibility for paying for child care is assumed by some to rest with families, by others to belong to state or federal governments or employers, or some combination thereof.

Current debate over the cost and quality of child care and the appropriate public role in its provision often neglects to take into account what many consider to be the most serious crisis in the early childhood field: the low pay, high turnover rates, and acute shortage of qualified staff to provide care and education to young children. Gwen Morgan of Work/Family Directions and Wheelock College refers to the tradeoffs between affordability and quality, and between quality and caregiver wages as the "day care trilemma."

The Affordability, Availability, and Quality of Child Care

The unsubsidized cost of child care, particularly full-time care, is burdensome for many parents and prohibitive for some. In 1984-85, women who paid for child care had median child care expenditures of $38 per week, which works out to $1,976 per year (U.S. Bureau of the Census, May 1987). This sum may appear modest, but considered in relationship to the median earnings of working women ($12,869 for full-time working women in 1985), it represents a significant expenditure. Hofferth, compiling data from several consumer surveys in 1985, found that among mothers who paid for the care of one child under age five, the average weekly payment was $37 for about 30 hours of care (Family Impact Seminar, 1989).

In examining the costs of child care, it is important to take into consideration such factors as the age of the child in care, how many children a family has in care, type of care (relative care, family day care, center-based care, etc.), and regional variations in costs. The Children's Defense Fund

(1987) has published estimates of the average cost of child care in seven major cities in late 1985. These data provide some indication of the great variations in the cost of care for children under the age of three. Family day care costs ranged from an average of $50 per week in Atlanta to $115 per week in Boston; for center-based care, costs ranged from $55 per week in Atlanta to $120 in Boston. Across the seven cities, the average cost for a child in full-day, family day care was $75 per week or $3,900 per year (calculated for full-time, full-year care). Center-based care for a child of the same age averaged $91 per week or $4,732 per year. Full-time care for a child age three to five, while slightly less expensive, averaged $68 in family day care and $71 per week in center-based care. Annualized, the costs would be, respectively, $3,536 and $3.692.

These Children's Defense Fund estimates were based on 1985 costs. More recent estimates for Massachusetts indicate that infant and child care costs may be substantially higher.

Are such costs affordable, or are they unreasonable? Does the cost of care constitute a barrier to women's labor market entry? According to Kahn and Kamerman (1987), families cannot manage the full costs of care except at very high incomes. There is no unanimity regarding how much parents should spend on child care, but there does appear to be some agreement, based on several studies of family expenditure patterns, that families should probably not spend more than 10 percent of their income on child care if undue strain on their capacity to afford necessities such as food, shelter, and clothing is to be avoided.

Using the 1984-85 Census data, Hofferth has shown that families who had paid for care for a child under five spent 11 percent of their income on child care (Family Impact Seminar, 1989). This figure, however, does not account for the wide variation in the proportion spent on child care by different income groups. Poor families pay from 20 percent to 26 percent of their incomes on child care, while families with incomes over $40,000 typically spend less than five percent (ibid.). A recent study found that over half of the low-income families in Massachusetts paying for care spend more than 10 percent of their annual income for child care, and many pay more than 15 percent (Commonwealth of Massachusetts, 1988). Moderate-income families in the state also faced an affordability problem: 13 percent paid 15 percent or more of their income for child care.

The impact of the costs of caring for more than one child is illustrated by estimates in 1984 by the City of Madison (Wisconsin) Day Care Unit (Marx, 1985). A single parent earning 100 percent of the median income for a single parent and requiring full-time care for a preschooler and a toddler could pay as much as 36 percent of gross income on care. Clearly, for poor and moderate-income parents who must pay for it, child care can represent a significant proportion of the family budget.

For some poor single-parent families the high cost of care may constitute a significant barrier to employment, particularly if more than one child is involved. Concerns about poverty and welfare dependency among female-headed families over the past decade have created growing interest (1) in examining the extent to which absence of child care constitutes a barrier to labor force participation and (2) in the efficacy of subsidized child care as an income-enhancing strategy for low- and moderate-income families.

Several studies have indicated that the availability of affordable child care leads to greater labor force participation by women, which in turn contributes to greater tax revenues and reduced welfare dependency. Blau and Robins (1988) found that unemployed mothers in areas with higher child care costs were less likely to enter the labor force than were mothers in areas with lower child care costs. Census data for 1982 indicated that if satisfactory child care had been available at a reasonable cost, 21 percent of part-time employed mothers with preschool children would have increased their labor force participation (U.S. Bureau of the Census, 1983). This finding suggests that part-time employment may be a response to difficulty in locating good, affordable child care.

In this same survey, 26 percent of mothers who were not in the labor force indicated that they would look for work if child care were available at a reasonable cost. This response was especially common among unmarried women (45 percent), low-income women (36 percent), black women (55 percent), and women with less than a high school diploma (38 percent).

A recent Massachusetts study found that 41 percent of nonemployed parents who had at least one child under the age of 13 said they would look for work if satisfactory child care were available at a reasonable cost (Commonwealth of Massachusetts, 1988). While not all respondents in these studies would actually increase their labor force participation even if "satisfactory, reasonably priced" child care were available, the data suggest that many more mothers of young children would work if quality child care services were expanded and made more affordable.

The efficacy of child care in enabling low-income families, especially families receiving welfare assistance, to increase their incomes has received attention in both the federal welfare reform legislation and in those states involved in similar efforts. Reports on the results of demonstration programs have repeatedly cited the critical importance of child care to welfare recipients' success in the labor market, but published findings on this topic are few.

A 1979 study by the University of Central Florida reported that the availability of child care on a sliding-fee scale resulted in an almost 50-percent reduction in welfare recipiency, a 123-percent improvement in employment, and a 117-percent increase in family income. It also found that once AFDC recipients left welfare, they remained self-sufficient over the two years of the study (Marx, 1985).

In Massachusetts, as in many other states where welfare reform efforts have been undertaken, child care is deemed a critical component in the transition from welfare to work. The state's Employment and Training Choices (E.T. Choices) program is considered by many to be a successful model and a good example of a program that has put considerable resources into child care. While it is difficult to disaggregate child care from other support services provided by E.T. Choices, one evaluation found that participants considered the increased affordability of child care as one of the major benefits of the program. There are also indications that the availability of child care has enabled more women with very young children to participate in the program (Gray et al., 1984).

But the affordability/availability issue is not simply a matter of making increased funds available to low- and moderate-income families. Parents have repeatedly indicated that quality is a major concern in selecting care for their children. Thus, day care may be available but the quality may be unacceptable or, conversely, quality care may be available but unaffordable. In the case of infant day care, it may be both unaffordable and unavailable. In some communities adequate day care may exist but parents may lack knowledge about it or have no means of transporting their children to the facility.

Efforts to improve the quality of care by raising the traditionally low salaries of child care workers have, in some instances, made day care less affordable for moderate-income families. Problems like these have led some to contend that more federal spending is needed to support program expansion, to permit more low- and moderate-income families access to care, to support better training and higher wages for child care providers, and to promote higher day care standards. Others argue that except in the case of very low-income families, additional federal intervention in child care is unwarranted at this time and that by and large the child care market is performing well (Family Impact Seminar, 1989).

Policy and Program Responses

Present federal government involvement with child care takes two forms: (1) direct expenditures (primarily via the Social Services Block Grant to the states) and (2) indirect expenditures through the tax system, which allows various child care-related tax deductions and/or credits to employers as well as to parents.

Those who agree on the need for additional investment in child care by the federal government often disagree on the most appropriate form of that investment. Some believe that the answer is to increase the supply of day care by increasing direct federal spending. Others see the solution in providing indirect support to parents through the federal tax system. Advocates of these two different approaches are further divided on the issue of regulation, anathema to those seeking to keep direct government involvement to a minimum, imperative to those advocating large-scale investment strategies to improve the quality of care (Besharov and Tramontozzi, 1988; Lindsey, 1988; Rector, 1988; Samuelson, 1988).

Advocates for program expenditures argue that the existing child care delivery system needs a direct infusion of dollars to strengthen a child care labor supply severely strained by low wages and low status. Day care staffing is unstable—not surprising, considering that the work demands a good deal of skill but offers meager monetary rewards in return. On average, child care workers have nearly two years more education than U.S. workers overall, but earn about half of what the total workforce earns. Staff turnover in day care is about twice the national average and promotes concern about the quality of care (Hartmann and Pearce, 1989). Yet parents are hard pressed to pay the increasing costs of a child care system attempting to attract and retain good staff.

Advocates of a "demand-side" solution through the tax system see improvements to the child care system deriving from parents themselves, as they make their own evaluations and choices about the best care for their children—whether to use formal or informal services or to stay out of the paid labor force to be with their children at home. Arguments against large-scale direct funding for child care services include a concern that parents who do not pay for child care (e.g., those who elect to stay at home with their children) would be penalized because they would neither benefit from federal child care subsidies nor be eligible for the dependent care tax credit as presently constituted. This argument also turns on the belief that current tax credits actually benefit middle-class families rather than poor or low-income families.

The failure of the 100th Congress to approve the Act for Better Child Care (ABC), which called for $2.5 billion in federal direct spending for child care, appears to have resulted largely from these fundamental differences between what could be described as "supply-side" vs. "demand-side" approaches, although other issues also played a part. There were concerns about maintaining the separation of church and state if federal funds were to be used for care in religious institutions, concerns about discrimination against women who elect to stay at home, and concerns about the federal role in regulation of day care. Other factors included the appropriateness of spending $2.5 billion at a time when Congress needs to cut the federal deficit; refusal by the bill's sponsors to compromise on national child care standards (Pekow, 1988); business opposition to the parental leave bill that had been attached to ABC; and opposition by the public education community to the idea of using vouchers to pay for day care.

Other significant child care-related legislation introduced in the 100th Congress, but not passed, included the Child Care Services Improvement Act and Smart Start. The Child Care Services Improvement Act was similar to the ABC, but completely departed from it on the matter of national regulations, preferring to leave regulation up to the states. Smart Start focused solely on children age four, half of whom had to be from low-income families. The bill included provisions for full-working-day programs and would have allowed participation by agencies other than public schools.[2]

In approving the Family Support Act, the 100th Congress did pass one bill with a child care component. This welfare reform package, now law, requires education, training, job search, and work in return for income, health, and child care benefits. States are required to establish and operate a Job Opportunity and Basic Skills Training Program (JOBS). JOBS participation is mandatory for most single welfare recipients with children over three (and, at state option, for those with children over the age of one for up to 20 hours of work per week).

The law requires that child care and transportation assistance be provided on a sliding-fee basis for JOBS participants; for those who become employed, transitional child care is available for up to one year. All states must permit services for up to six months per year to two-parent families if the principal wage earner is unemployed.

Critics of the Family Support Act point out that it pays scant attention to the inadequacy of the present child care supply, or to the quality of the care provided to children of welfare recipients, and that it makes relatively little attempt to link its child care requirement to the need of these at-risk children for education and development (O'Connor, 1988). Some speculate that unless Congress approves a funding bill for child care soon, the Family Support Act may founder.

State, City, and County Initiatives

The 1980s began with many states facing growing demand for publicly subsidized child care. Federal support for child care had not kept pace with inflation during the 1970s, and in the early 1980s, the federal government enacted measures that produced funding cuts and changes in some child care programs.

The cuts had a profound effect on the supply of child care for low-income families in many states—especially those unable or unwilling to allocate state funds for child care. Although a few states were able to mitigate the effect of the federal cuts and, in some instances, actually to expand services, the Children's Defense Fund estimated that as of 1987, 23 states were still serving fewer children than they had been serving in 1981; 28 states were spending less for subsidized child care. Only 18 states had managed to create new child care programs and increase the number of children served over 1981 (Children's Defense Fund, 1987).

Many of the state initiatives were targeted to special populations, (i.e., school-age children, the children of teenage parents, or the children of welfare recipients in state welfare-to-work programs). Other initiatives were, however, more broadly conceived to improve the availability, quality, and supply of child care. Some states have experimented with measures to secure funds for child care through increased fees, increased cigarette taxes, or use of state lottery funds. Some local governments have attempted to use "linkage" agreements that require developers to build on-site child care facilities or to donate funds for community child care.

Massachusetts is one of the states that have managed substantially to expand commitment to child care. Considerable attention and new resources have been brought to bear on both improving the subsidized child care system and increasing the supply of care. Acting on the recommendations of the Governor's Day Care Partnership, a task force with a broad-based and diverse membership, Massachusetts has more than doubled real (i.e., inflation-adjusted) expenditures for child care since 1981. In addition, it has created and expanded a state-wide network of resource and referral agencies, and greatly expanded the day care voucher program for the state's voluntary workfare program, E.T. Choices.

Child care workers in programs receiving state funds received a 32-percent salary increase and family day care providers received a rate increase. A special Affordability Scholarship Assistance Program was developed for moderate-income families who required partial assistance in affording child care. The state also developed a loan fund to stimulate employer investment in child care programs. Not forgetting its own employees, the state set aside funds and created a labor-management committee to address the child care needs of state employees.

Other states have also acted on child care initiatives:

- Twelve states and the District of Columbia have earmarked funds to provide child care for teen mothers who are in high school, working toward a diploma or GED, or in a job training program.

- Several states have concerned themselves with child care workers' salaries. Connecticut, for example, has raised its reimbursement rates for family day care by 150 percent, and for child care centers by 66 percent.

- In at least three states, Hawaii, Massachusetts, and Pennsylvania, new state funds have been provided for training child care workers.

- Several states are expanding the child care supply by establishing start-up and/or renovation funds, or by providing tax incentives for that purpose. Oregon, for example, has established a 50-percent employer tax credit for building child care facilities or for reimbursing parents' child care costs (Children's Defense Fund, 1987).

- At least 14 states have enacted legislation to develop more school-age child care. These enactments range in size; the largest is California's $30 million "latchkey" program which supports the development and delivery of services, many of them in public schools.

Local governments are also becoming involved in child care issues. A small but growing number of municipalities and counties have established child care offices or appointed child care coordinators whose activities may include developing services and administering child care subsidy programs for municipal employees, directing city-run child care programs, and working with local businesses and developers to expand the availability of child care for employees.

Madison, Wisconsin boasts one of the older municipal initiatives in the country. The city provides general revenue funds for child care tuition assistance to low-income residents who are working or are in job training and who meet income eligibility guidelines. Funds may be used only in programs that meet city certification standards for quality, which are more stringent than state standards. Small grants are also available for capital improvements, and training and technical assistance is available to city-certified programs (Marx, 1985).

State Involvement in Early Childhood Education

Reflecting the national interest in education reform and the results of longitudinal studies demonstrating the efficacy of early education programs, particularly for poor, high-risk children, the states have initiated a variety of state-funded prekindergarten programs in the 1980s (Marx and Seligson, 1988). Today, a majority of states invest in some type of early education program. Various mechanisms are used: 26 states and the District of Columbia provide direct funding for prekindergarten programs; two states provide extensive parent education; and 10 states plus the District of Columbia supplement federal Head Start funds in order to expand and improve services to eligible children. Two-thirds of all state-funded prekindergarten programs are targeted to low-income or high-risk children. Nearly all these programs are administered by state departments of education, and in about half of the states, programs must be operated by public school systems. In the remaining states, public schools are permitted to subcontract with community-based programs, and/or private agencies are permitted to contract directly with the state.

It is heartening to see the rapid increase in the number of states involved in prekindergarten efforts, but it is important to note that most state efforts are small, and often are funded as pilot or demonstration efforts. In fact, expenditures for state prekindergarten programs, Head Start, and parent education programs totaled just under $300 million in 1988. The states alone clearly cannot meet the need for expanded services, particularly in light of increasing state fiscal constraints. Nevertheless, much can be learned from the states' efforts.

For example, despite assertions that new state-funded prekindergarten programs are necessary to assist the increasing number of working mothers, only a handful of states permit the new funds to be used for full-working-day programs. The limitations of part-day programs are reflected in recent interviews with 75 low-income women with preschool children in half-day (two and one-half to three hour) prekindergarten programs in New York City. Ninety percent of these mothers were not employed (Porter, 1988). They were waiting for their children to enter full-day school before pursuing their own education and training. Not only did having their children in prekindergarten for only a few hours limit the mothers' opportunities to improve their own economic status, but the programs did not provide the mothers with information on education or training for themselves or on child care options.

While half-day programs may serve the educational and developmental needs of high-risk children, it is questionable whether they serve the best interests of low-income parents seeking work. This issue will demand greater attention as states begin to implement the Family Support Act with its work requirement for mothers of preschool children receiving welfare benefits.

Although the Family Support Act does include a specific requirement that child care be coordinated with Head Start and other existing early childhood education programs, it will take major efforts on the part of states to link this new funding source for child care with the largely part-day prekindergarten and Head Start programs targeted to a similar population.

The added thrust toward combining care and education does not address the differences in salaries between child care workers and those of prekindergarten/kindergarten workers. Success in integrating these services will depend, in part, upon raising the salaries of child care workers, but the Family Support Act goes no further than permitting states to pay market rates for care, which means that most states will not have the option of significantly improving child care workers' salaries and working conditions.

Fewer than a third of the states have requirements for coordination efforts at the local level. As a result, there has been some indication of increased competition between programs for limited public funding, space, staff, and children. Experienced staff are reported to be leaving Head Start and child care programs for the better salaries and working conditions in public school-based prekindergarten programs funded by the states (Goodman and Brady, 1988; Marx and Seligson, 1988).

A few states have tried to minimize this kind of competition by establishing detailed requirements for local level coordination, including needs assessments, before awarding funds to local programs. New Jersey's newest program has attempted to minimize competition at both the state and local levels by having the Department of Education and the Department of Human Services jointly administer a pilot program designed to provide a full-working-day program based on Head Start standards. These are encouraging signs that states are becoming more sensitive to the need for coordination to prevent battles over "turf" and limited staff and dollar resources.

Child Care Resource and Referral Programs

Finding high quality, affordable child care can be a long and arduous process for parents. Resource and referral programs can facilitate this process by linking parents and child care providers and offering other valuable services to a community's child care system. Child care resource and referral agencies (CCRRs) can also help policymakers develop a rational child care system in a state or community. Because the child care system in the United States has grown in response to demand and without the benefit of centralized planning, it is made up of a bewildering array of public and private programs.

The data collected by resource and referral programs on the need for and the supply of specific types of child care can provide policymakers with important information as they consider various child care options. Resource and referral agencies can also aid in building the supply of child care by recruiting and supporting new family day care providers.

A growing number of employers are becoming involved in offering resource and referral services to their employees, but public funding is necessary if such services are to be made available to all parents in a community. Increasingly, states are earmarking funds for resource and referral services (14 states and the District of Columbia did so as of 1987). The Dependent Care Block Grant has made a small amount of federal funding available for resource and referral in each state over the past four years. The growing interest nationwide in CCRRs has led to the development of a national organization, which publishes a directory of child care information and referral agencies as well as a quarterly magazine.

In an era characterized by federal emphasis on privatization, decentralization, and deregulation in the child care field (Kahn and Kamerman, 1987), the expansion of CCRRs during the 1980s began to fill an important gap. While their services vary tremendously, many CCRRs not only provide information and referral, but administer public funds such as child care subsidies under vendor/voucher arrangements and provide coordination and supportive functions for child care providers.

California not only has the largest child care budget of any state but also has been in the forefront of innovation in child care services. The California CCRR program, which covers all of the state's 58 counties, was funded by the state at $7.3 million in 1987-88 (Blank et al., 1987). The 67 CCRR agencies vary both in their auspices (some are free standing; others are part of schools or social service agencies; some are part of agencies delivering child care services) and in the services they provide.

A unique feature of the California system is a statewide network that advocates for child care issues at the state and national levels and provides statewide supply and demand data for policymakers. Overall, California provides the most extensive array of early childhood and child care services in the country, but as is the case elsewhere, there is little coordination at the state level.

State-funded central coordinating agencies may provide an important tool with which to rationalize the funding and delivery of child care services throughout a state (Marx, 1985). The state of Florida is unique in that it has nurtured the development of 17 umbrella agencies to cover all districts in the state. They are modeled on Orlando's Community-Coordinated Child Care for Central Florida, Inc., which began in the 1960s under the federal Community Coordinated Child Care Program (4C) and, with the help of state legislation, evolved into a central coordinating agency in the early 1970s.

Florida's central agencies are required by state law to provide social and health services and training and education for parents and providers. They are also required to administer day care subsidies (thus relieving the state from having to deal with multiple small contracts to local child care programs) and create visibility for day care in the community in order to generate a local match for state funds (Marx, 1985).

While these examples of outstanding state child care initiatives are by no means exhaustive, they do suggest the range of services provided by resource and referral agencies and the important function these agencies can perform in planning and expanding the current child care system in the United States.

Public Schools

As the nation struggles to match the supply of child care with the demand, public schools have been identified as another potential resource. Several congressional proposals on child care have included public schools as agencies that could receive additional federal funds for child care (e.g., the Act for Better Care, the New Schools Demonstration Act, the Child Development and Education Act).

As noted earlier in this chapter, a majority of states now fund special programs for young children. Most of those created in the 1980s target funds primarily to public schools, and most are part-day programs that were conceived as early intervention, educationally focused prekindergarten programs. They typically do not operate on a full-day schedule that would provide care for the children of parents who are working, in job training programs, or seeking work.

In addition to state funded programs, school districts operate a variety of prekindergarten programs, a majority of which are federally funded, including Head Start, Chapter I programs of the Education Consolidation and Improvement Act (ECIA), and state and federally funded special education programs. Nearly all are part-day programs; a 1986 survey found that only about six percent of public school early childhood programs were full-working-day child care programs. The norm was a three-hour session offered each school day during the regular school year. And, when asked to predict future trends for early childhood programs in their school districts, 85 percent of the school superintendents surveyed anticipated no changes in the age (typically four) of the children served, or in the daily hours of operation and months per year, or in the types of programs offered (Mitchell, 1988).

Nevertheless, some school districts have made significant commitments to child care. The Pomona, California, school district offers programs supported by parent tuition and government subsidies. The district has put together a financial and programmatic package that makes an array of early childhood and parent support services available.

A similar approach is used by the Affton-Lindbergh school district in St. Louis, Missouri, which offers flexible scheduling in both part-day and full-working-day programs and which has a reputation among parents for its responsiveness to the needs of working families (Mitchell, 1988).

School-age children as well as preschoolers may need care while their parents are working, but programs for school-age children are not widely available, nor are they used by a majority of parents. By the time children reach age eight, reported use of "self-care" rises sharply. However, the demand for before- and after-school care has increased considerably in recent years.

A 1988 survey of elementary and middle school principals found that 22 percent reported having some form of before- or after-school child care programs in their schools, up from seven percent in 1972. These programs operated largely on parent tuition, with school districts providing eight percent of the funding. More than four out of five of the principals surveyed said that before- and after-school programs should be offered in their communities. Lack of funding was seen as a major obstacle (National Association of Elementary School Principals, 1988).

There also appears to be growing public and teacher support for school involvement in before- and after-school programs; a recent national poll of teachers and parents found that more than half of both groups thought that the absence of supervision and lack of after-school activities ranked first in a list of factors contributing to children's poor performance in school. Many parents wanted schools to provide after-school programs for their children and said they would pay for them (Harris Poll, 1987).

There are, however, few indications that public schools can afford to expand their child care efforts—whether for preschool or school-age children—without significant additional funding to meet such expenses as salaries and benefits for added staff, renovation of facilities, new classrooms, and training and retraining for public school employees who lack early childhood training or experience.

School districts tend to offer an array of child care services only if there are sufficient state and/or federal financial resources. Federal Dependent Care Block Grant dollars have provided states with modest start-up and improvement funds mainly used by public schools or by private agencies and groups in conjunction with the schools. While these federal funds are important as a source of support for getting services started, by law they may not be used for operating costs or to subsidize parents' fees.

Absent a significant increase in state or federal funds, local taxpayers may resist efforts to increase property taxes in order to fund child care in the schools. This reluctance, and caution on the part of public education officials against extending the boundaries of schools too far beyond their primary mission, are two factors that may keep school involvement in child care at a relatively modest level in the immediate future.

Workplace Issues

Increased demand for out-of-home child care combined with the decline in federal subsidies for child care has encouraged exploration of alternative funding sources and strategies, including the involvement of business and industry (Kahn and Kamerman, 1987).

Industry faces a shrinking labor pool, and the costs of employee recruitment and retention are increasing. Some industries, such as banking, finance, insurance, and services, employ large numbers of women in their prime childbearing years. Benefits such as dependent care, flexible work schedules, and parental leave help employers attract and retain workers.

An early 1980s study of 391 employees of companies that offered child care services found that 38 percent of these workers selected their employer because of the child care assistance, and 69 percent were encouraged to stay because of it (Bureau of National Affairs, 1984). Employers were surveyed in a 1982 study; two-thirds of the companies providing child care assistance reported that it reduced employee turnover (Burud, 1984).

Workplace studies have also shown that problems with child care can reduce productivity, increase absenteeism, and contribute to low morale and high levels of stress among workers. For example, 58 percent of the female workers, and 33 percent of the male workers, in five midwestern corporations felt that child care concerns hurt their productivity (Galinsky and Friedman, 1986). Yet despite mounting evidence of the benefits of employer support for child care, it has been estimated that only 4,000 of the nation's six million employers were providing any form of child care assistance in 1988 (Friedman, 1988).

Employer involvement in child care ranges from operating or contracting for work-site or off-site child care services (in 1988, there were about 600 on-site day care centers, of which 400 were located in hospitals), seminars to inform parents about how to choose child care, cafeteria benefit plans allowing the choice of child care as a tax-free benefit, salary reduction plans permitting employees to use pretax dollars for child care, scholarships and discounts for use of community-based child care, and child care resource and referral services.

In the past five years, some corporations have undertaken child care initiatives that go well beyond the companies' own employees. The BankAmerica Foundation launched the California Child Care Initiative in October 1985, using six of the state's network of child care resource and referral agencies to recruit and train new child care providers. During the pilot year, over 200 licensed providers were recruited and trained, which resulted in services to an additional 1,000 children. The success of the pilot project led the Initiative to serve other areas in the state. Over the first two years of this project, more than $700,000 was raised from other corporations and from state and local governments.

IBM contracted with a private Boston-based consulting firm, Work/Family Directions, Inc., in 1984 to identify and develop community-based child care resource and referral agencies for its more than 200,000 employees. But IBM also made a commitment to strengthen child care services for others in the community. The local agencies in the network have used IBM program funds to establish new family day care homes and day care centers. IBM has also furnished funds to train child care workers (Galinsky and Friedman, 1986).

The American Express Company Foundation, in collaboration with Child Care, Inc., established the Neighborhood Child Care Initiative Project in New York City. Funding ($395,000) was raised from large corporations and foundations. The project was designed to support four new neighborhood networks of family day care providers and improve the services of two existing networks. Community-based organizations sponsor each of the networks, help providers obtain licensing, training, and other needed support, and provide referral services for parents seeking child care.

Experts observe that companies tend to become involved in child care in communities where there is already a reasonably well-developed child care system. However, the business sector is also seen to contribute to the development of that system by assessing the community's supply of child care.

Increased employer involvement in child care is anticipated: half of the companies represented in a large 1988 survey of personnel managers were reported to be in the "planning stage," and 86 percent of 71 Fortune 500 companies also surveyed in 1988 said they would do more about child care in the future (Galinsky, in press).

Conclusions

None of the approaches to providing high quality, affordable child care that have been reviewed in this chapter will, by themselves, address the complex interaction between supply, demand, and parental preference. However, each of them holds promise as one component in a coordinated system.

As this chapter is written, federal lawmakers appear ready to approve some type of child care legislation which will most likely combine a supply-side with a demand-side approach. Whatever the final outcome, however, it is clear that reliance on the federal government alone cannot solve the urgent need of many American families for high quality, affordable child care.

The variety of approaches to child care that have evolved in both the private and public sectors reflect both the impact of research studies showing positive long-term outcomes from good early childhood programs and growing awareness of the shared responsibility of all sectors for a meaningful investment in our children's futures. While employers may fund child care to reduce employee turnover or enhance recruitment, there are strong indications that corporate America is also recognizing the need to invest in future productivity by investing in children.

Public schools and municipalities are becoming increasingly convinced that supporting quality programs for young children prevents future expenditures for remediation. Particularly encouraging is the development of state and local resource and referral agencies to improve parental access to, and choice among, the variety of existing programs, and to provide resources for improving the quality of these programs.

Ensuring that in the decades to come there will be access to affordable, high quality child care for every parent who needs it will certainly require money, but money alone is not the answer. Coordination and cooperation will be vital to strengthen the nascent child care partnership of government at all levels, the public education system, and the corporate sector.

FOUR

Gender Equality and Employment Policy[1]

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Highlights

Over the last quarter century, changes in ideological, economic, and demographic patterns have all contributed to major transformations in the roles of women and men. Law has both reflected and reinforced these changes. The result has been an unprecedented equality in formal treatment of the sexes, but a continued disparity in actual status.

- Law has helped break barriers to entry for persons seeking nontraditional employment, but most occupations remain highly segregated or stratified by sex. Most female workers remain segregated in relatively low-status, low-paying, female-dominated occupations.
- Although women have made substantial inroads in a number of male-dominated occupations, it has been estimated that at current rates of change it would take between 75 and 100 years to achieve complete occupational integration in the workforce.
- Even in gender-integrated occupations, women's jobs, pay, and promotion opportunities are likely to differ from men's.

- Given the low wages of women and barriers to advancement, it has been economically rational for working couples to give priority to the husband's career, to relocate in accordance with his job prospects, and to assign wives a disproportionate share of domestic obligations.

- Women's continuing workforce disadvantages stem in part from the law's traditional focus on gender differences rather than gender disadvantages. The law's primary objective has been to secure similar treatment for persons similarly situated; less effort has centered on remedying the structural factors that contribute to women's disadvantaged status.

- Gender differences in the workforce are dismissed by defenders of the equal opportunity approach to employment discrimination as artifacts of cultural lag or employee choice and beyond the scope of legitimate legal concern. Yet, most research suggests that the obstacles confronting women are more entrenched than the equal opportunity approach acknowledges.

- Individual career choices often represent preconceptions about "women's work," which are shaped by cultural stereotypes, family and peer pressure, and the absence of alternative role models. Individual choices have also been constrained by unconscious discrimination and workplace structures.

- According to human capital models of labor force participation, gender differences in earnings and occupational status are largely attributable to differences in career investments. Research has concluded, however, that characteristics such as education and experience cannot account for more than half of the current gender gap in earnings. Moreover, on the whole, women who make comparable investments in time, preparation, and experience still advance less far and less quickly than men.

- Competitive market forces, some economists argue, do not necessarily discourage deliberate bias against women or minorities.
- Unconscious bias affects not only opportunities for individual workers but also reward structures for women as a group. Men's tasks are rated as more valuable than women's no matter what those tasks entail. Women in a wide range of employment settings also remain outside informal networks of support, guidance, and information exchange that are critical to advancement.
- Workers who seek to balance work and family commitments confront barriers, the most obvious of which involve the length and rigidity of working schedules, the absence of adequate parental leave provisions, and the lack of child care.
- Affirmative action and pay equity are two methods of dealing with occupational inequities.
- Affirmative action opponents argue that singling out women for special assistance can reinforce the very assumptions that society strives to dispel. From this perspective, de facto quotas will encourage selection of those who cannot succeed by conventional criteria. However, virtually all preferential treatment programs assist only candidates who are basically qualified for the jobs at issue.
- The primary objective of pay equity or comparable worth has been to challenge pay disparities between male and

female jobs that cannot be justified by factors relevant to employment performance and conditions. Critics raise many objections to pay equity, one of which is cost. Although comparative long-term data are lacking, it does not appear that the growing number of employers who have implemented comparable worth reforms have triggered the kinds of problems critics have raised. When phased in over a period of years, typical costs of American reforms have been around five to 10 percent of employers' total wage rates.

- If occupational equity is to become a serious national commitment, expressed in social policy as well as in political rhetoric, an array of strategies expanding beyond antidiscrimination, affirmative action, or comparable worth mandates is needed.

Introduction

In surveying the current occupational landscape from the perspective of women, it is possible to give two accounts. One alternative is an uplifting *Pilgrim's Progress* narrative, which stresses women's recent advances and increasing opportunities. By contrast, there's a competing *Myth of Sisyphus*, which compiles figures on occupational segregation and stratification and concludes that we're still pushing the same rocks up the same hills. The following overview sketches a third possibility that borrows from the story lines of both tales, but leaves the final script somewhat more open-ended.

Over the last quarter century, changes in ideological, economic, and demographic patterns have all contributed to major transformations in gender roles. Laws have both reflected and reinforced these changes. Since the early 1960s, the United States has developed a broad array of legislative, administrative, and judicial mandates against gender discrimination. The result has been unprecedented equality in formal treatment of the sexes, but a continued disparity in actual status. Enacted legislation has helped break barriers to entry for those seeking nontraditional employment, but most occupations remain highly segregated or stratified by sex. While legal mandates have entitled men and women to equal pay for the same work, relatively few males and females have in fact performed the same work. If domestic and paid labor are combined, the average woman works longer hours and receives substantially less income than the average man. Although women have entered elite professions in substantial numbers, they have tended to cluster at the lowest levels. Most female workers have remained in relatively low-status, low-paying, female-dominated occupations.

The following discussion explores the major institutional and ideological forces underlying these disparities. It begins with a brief overview of occupational inequality and the most commonly accepted strategies for coping with it: requirements of equal opportunity and equal treatment. Although these strategies have been of vital importance in raising the cost of and consciousness about sex-based discrimination, they have not adequately addressed the full range of factors that contribute to women's unequal workforce status.

In part, the difficulty stems from the law's traditional focus on gender differences rather than gender disadvantages. Statutes have been enacted to secure similar treatment for persons similarly situated; less effort has centered on remedying the structural factors that contribute to women's dissimilar and disadvantaged status. A related difficulty involves the individualist premises that have restricted legal policies. All too often a focus on maximizing individual choices has deflected attention from the social forces and workplace values that constrain such choices. Enforcement of equal opportunity, pay equity, and affirmative action laws has been hampered by a preoccupation with individual villains, with a demand for evidence of intentional discrimination, and a reluctance to penalize innocent third parties. Too much concern has focused on the conscious motivations of decisionmakers and too little on the cumulative disadvantages that their actions impose.

Significant progress toward social justice will require alternative frameworks. Equal opportunity is inadequate as a means and an end; what is needed are fundamental changes in workplace practices, premises, and priorities.

Patterns of Inequality

Despite an increase in antidiscrimination mandates, wide disparities have persisted in the vocational status of men and women. In 1955, the median annual wages of full-time female workers were approximately 64 percent of the annual wages of males. Over the next several decades, that figure declined and then climbed back to 64 percent in 1986 and to 65 percent in 1987 (70 percent of weekly wages) (National Committee on Pay Equity, 1989).

However, the above wage ratios do not capture the full extent of gender differences in earnings, since only about half of all employed women work full time for the full year, and disproportionate numbers lack employment-related benefits such as health and pension coverage (Kamerman and Kahn, 1987). Even among full-time workers, the average female college graduate still earns less than the average white male with a high school diploma. The average black female college graduate in a full-time position receives less than 90 percent of her white counterpart's salary (which is equal to the earnings of a white male high school dropout). Women, particularly minority women, are also disproportionately represented among the unemployed and among involuntary part-time workers.

These salary and unemployment disparities reflect broad patterns of occupational segregation and stratification. Most women employees are crowded into a small number of job categories, and about half are in occupations that are at least 80 percent female (Reskin and Hartmann, 1986: 7). Even in gender-integrated occupations, women are likely to hold different jobs and have different pay and promotion opportunities. Most jobs still tend to be stratified by race and ethnicity as well as by sex, and women of color remain at the bottom of the occupational hierarchy.

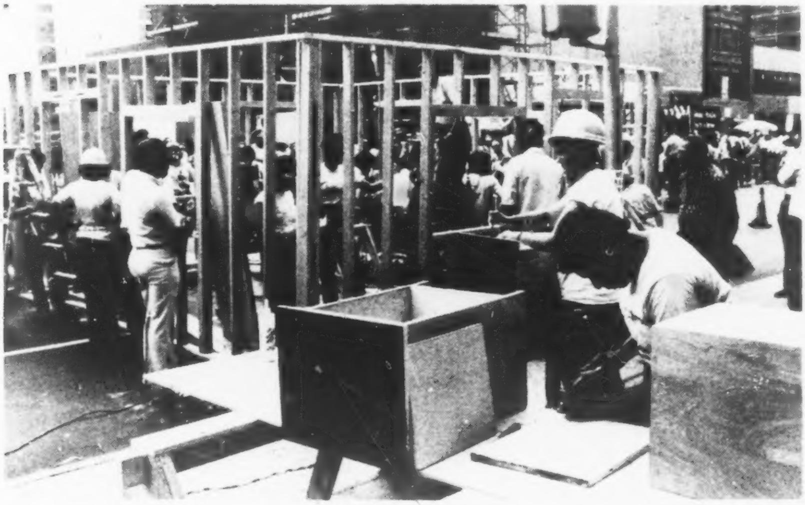
Despite significant progress toward greater integration, some projections suggest that at current rates of change, it would take between 75 and 100 years to achieve complete occupational integration (Beller, 1984). Some of the more dramatic improvements have been in formerly male-dominated professions such as law, medicine, and management, where women's representation ranged between three and 14 percent in the early 1960s and increased to levels of 20 to 40 percent in the late 1980s (U.S. Bureau of the Census, 1964; U.S. Bureau of Labor Statistics, 1989). However, at the highest levels of power, status, and financial reward, significant disparities remain that cannot be explained solely by women's recent entry into those professions.

For example, in the late 1980s, female lawyers comprised 25 percent of all associates but only six percent of the partners in law firms; studies of lawyers with comparable education qualifications have also found that women are substantially less likely to reach partnership (Abramson and Franklin, 1986; American Bar Association Commission, 1988). At all professional levels, underrepresentation of women of color is even greater than that of white women.

Gains in blue-collar employment have also been limited. For example, although the absolute number of women in the skilled trades increased fourfold between 1960 and 1980, women still hold only about 20 percent of those positions (Marano, 1986). Nor has women's increasing interest in "men's work" been matched by a comparable increase in men's enthusiasm for "women's work." Within the most heavily female-dominated job sectors, such as clerical work, male representation has not significantly changed (Bielby and Baron, 1984).

Defenders of the conventional equal opportunity approach to employment discrimination typically dismiss these asymmetries as artifacts of cultural lag or employee choice and, in either case, as matters beyond the scope of legitimate legal concern. From their perspective, formal prohibitions on gender bias in educational and employment practices will, in time, prove sufficient to guarantee equal opportunity; any remaining disparity in occupational status can be attributed to individual choice, capabilities, and commitment, and is not a ground for further legal intervention.

Yet most research suggests that the obstacles confronting women workers are more entrenched than the equal opportunity approach acknowledges. In identifying these obstacles, it is important to note at the outset certain complexities in the concept of occupational equality. It is not self-evident that proportional representation in all employment sectors is the ultimate ideal. To assume that, under conditions of full equal-



"Although the absolute number of women in the skilled trades increased fourfold between 1960 and 1980, women still hold only about 20 percent of those positions." *Courtesy AFL-CIO News/Images Unlimited*

ity, women will make precisely the same occupational choices as men is to accept an assimilationist perspective that many feminists renounce. Yet one can remain agnostic about the precise degree of gender differentiation in the ideal society without losing sight of the disadvantages confronting women in this world.

In assessing those disadvantages, it is useful to distinguish two sorts of problems. Workforce inequalities reflect both the relatively low status and pay scales in female-dominated occupations and the factors discouraging women's entry and advancement in alternative employment contexts. These phenomena in turn depend on complex interrelationships among individual choices, social norms, discriminatory practices, and institutional structures.

Individual Choice and Socialization Patterns

Although individual choice plays an important role in virtually all theories of occupational inequality, the nature of that role is a matter of considerable dispute. According to human capital models of labor force participation, gender differences in earnings and occupational status are largely attributable to differences in career investments. In essence, these models assume that women seek to balance work and family commitments by selecting female-dominated occupations that tend not to require extended training, long hours, inflexible schedules, or skills that deteriorate during absence from the workforce.

Under this theory, the solution to women's workplace inequality lies with women themselves. In their crudest form, human capital approaches lead to a kind of Marie Antoinette response to occupational stratification. If women want positions with greater pay, prestige, and power, let them make different career investments; if female nurses want pay scales equivalent to male hotel clerks, let them become hotel clerks (G. Becker, 1975; Blau, 1984).

This theory is questionable on several levels. Most studies have concluded that characteristics such as education and experience cannot account for more than half of current gender disparities in earnings (Duncan, 1984; Treiman and Hartmann, 1981). On the whole, women who make comparable investments in time, preparation, and experience still advance less far and less quickly than men. Even in their most sophisticated forms, human capital approaches leave a vast range of questions unanswered. Why is it that females choose to be nurses rather than hotel clerks—or, for that matter, truck drivers, where job skills are even less likely to deteriorate with absence? Why don't male employees with family responsibilities disproportionately choose jobs requiring shorter hours? Answers to these questions require a more complex account of cultural norms and institutional constraints.

For many individuals, career decisions have been less the product of fully informed and independent preferences than the result of preconceptions about "women's work" that are shaped by cultural stereotypes, family and peer pressure, and the absence of alternative role models. Women who have deviated from traditional norms in job selection have generally received less social approval than those who have not. Many families also have discouraged career choices that would conflict with domestic duties, require geographic mobility, or entail greater prestige or income for wives than for husbands (Bernard, 1976; Kaufman and Richardson, 1982; Mednick, 1982; Reskin and Hartmann, 1986). Such patterns can be especially pronounced among some minority groups, where males' education may carry greater priority than females' (Mirande and Enriquez, 1979). Job training, counseling, and recruitment networks have often channeled women toward conventional occupations, and socioeconomic barriers have limited employment aspirations (Reskin and Hartmann, 1986; Roos and Reskin, 1984).

These constraints are reinforced by the mismatch between characteristics associated with femininity and characteristics associated with vocational achievement. The aggressiveness, competitiveness, dedication, and emotional detachment thought necessary for advancement in the most prestigious and well-paid occupations are seen as incompatible with the traits commonly viewed as attractive in women: cooperation, deference, sensitivity, and self-sacrifice. Despite substantial progress toward gender equality over the last several decades, these sexual stereotypes have been remarkably resilient.

Women remain subject to the familiar double bind. Those conforming to traditional definitions of femininity have often appeared lacking in the assertiveness necessary for occupational success, while those conforming to masculine models have appeared "bitchy," aggressive, or difficult to work with. A "third sex" in vocational contexts has yet to emerge (Epstein, 1988; Larwood and Wood, 1977; McBroom, 1986).

Different socialization patterns have also led women to arrange their priorities in ways that mesh poorly with occupational structures. Although society's commitment to equal opportunity in vocational spheres has steadily increased, it has not extended to equal obligations in domestic spheres. Most contemporary studies have indicated that women still perform about 70 percent of the family tasks in an average household. Employed wives spend about twice as much time on homemaking tasks as employed husbands (Rhode, 1989b; Roos, 1985).

As subsequent discussion in this chapter suggests, individual choices have also been constrained by unconscious discrimination and workplace structures. The result is a convergence of self-perpetuating social signals that reinforce occupational inequalities. Males' and females' different career investments have been heavily dependent on their perceptions of different opportunities.

Women have long faced relatively low wages in traditional vocations and substantial barriers to advancement in nontraditional pursuits. Under such circumstances, it has been economically rational for working couples to give priority to the husband's career, to relocate in accordance with his job prospects, and to assign wives a disproportionate share of domestic obligations. The gender division of labor in the home and workplace has been mutually reinforcing. Women's subordinate occupational status has encouraged them to make more modest career investments and to assume greater domestic responsibilities, both of which help perpetuate that subordination. To break this cycle will require treating individual choices not as fixed and independent phenomena, but as responses to cultural forces that are open to redirection.

Discriminatory Practices and Occupational Dynamics

Efforts to move beyond human capital explanations of occupational inequality have proceeded on several levels. One approach has focused on occupational segregation. Some commentators, drawing on dual labor market theories, have stressed men's concentration in the primary and women's in the secondary sector of the workforce. Others have emphasized more general effects of occupational crowding, i.e., since women have remained clustered in a relatively small number of female-dominated occupations, the resulting oversupply of labor in those fields has depressed wage rates and increased unemployment.

Such approaches, while useful to a point, have left fundamental causal questions unaddressed. Why, for example, have women remained crowded in certain sectors of the labor market? Why have those sectors commanded relatively low status and economic reward, and why do males and females with comparable qualifications have different opportunities for advancement?

In seeking answers to such questions, researchers have accumulated increasing evidence on discrimination of various forms: deliberate, statistical, and unconscious. On the most overt level, economists such as Gary Becker (1971) have argued that competitive market forces do not necessarily discourage deliberate bias against women or minorities where employers have developed a "taste for discrimination." Such tastes, founded on personal prejudice, customer or coworker preference, or favoritism toward male "breadwinners," have been identified in a wide range of contexts (Matthaei, 1982). Litigation in the late 1980s revealed claims such as those advanced by owners of tuna fishing boats that excluded women. According to these owners, the presence of female employees would destroy morale and distract the crew: their boats would "catch fewer fish with women on board" (*Caribbean Marine Services v. Baldridge*, 1988).

The more insulated the labor market is from competitive forces, the more persistent these biases may prove. Even reasonably competitive markets will also permit what economists label "statistical discrimination," that is, discrimination premised on generalizations that are inaccurate in a large percentage of cases but that are nonetheless cheaper to indulge than refine. Long after statistical patterns erode, the effects of statistical discrimination often linger.[2] Once jobs become typed as male or female, socialization processes tend to perpetuate those labels (Treiman and Hartmann, 1981).

A final, and in contemporary society perhaps a most intransigent, form of discrimination operates at unconscious levels. Employer decisionmaking has reflected the same stereotypes about male and female capabilities that have constrained employees' vocational choices. For example, surveys of a wide variety of decisionmakers have revealed that identical resumes or scholarly articles are rated significantly lower if the applicant or author is thought to be a woman rather than a man. Men's success is more likely to be attributed to ability and women's to luck (Lott, 1985; Rhode, 1988; Shepela and Viviano, 1984).

Such unconscious bias affects not only opportunities for individual workers but also reward structures for women as a group. This point was well illustrated by a survey of the federal government's *Dictionary of Occupational Titles*, which rates the complexity of tasks in some 30,000 jobs (and which has influenced many public and private compensation plans). Among the occupations rating lowest in the 1965 *Dictionary* edition were foster mother, nursery school teacher, and practical nurse, all of which were thought equally or less demanding than parking lot attendant and "offal man," whose respective responsibilities were to park cars and "shove[l] ice into [a] chicken offal container" (Howe, 1977; Steinberg and Haignere, 1987). Although repeated criticisms prompted substantial revisions in a later *Dictionary* edition, the legacy of earlier biases has been difficult to eliminate.

Anthropological studies suggest the pervasiveness of the problem. While cultures vary considerably in the tasks they allocate to each sex, their valuation patterns have been consistent. As Margaret Mead once noted, there have been villages in which men fish and women weave and villages in which women fish and men weave, but in either type of village, the work done by men is valued more highly than the work done by women (Mead, 1968).

More overt, although often unintentional, forms of bias by colleagues and coworkers have comparable consequences. Women in a wide range of employment settings remain outside the informal networks of support, guidance, and information exchange that are critical to advancement (Aisenberg and Harrington, 1988; American Bar Association, 1988; Kanter, 1977). All of these problems are especially acute for women of color, who face unconscious discrimination on two fronts, and whose small numbers make finding mentors and role models especially difficult (Fernandez, 1981; Lawrence, 1987). Related problems involve sexual harassment, which not only impairs performance and restricts advancement but also discourages women from entering male-dominated environments (MacKinnon, 1979; Walshok, 1981).

The last decade has, to be sure, witnessed significant improvement in these areas. Court decisions banning sex-based discrimination by certain all-male clubs where key professional contacts are made, and decisions establishing legal liability for sexual harassment, have enabled more women to function effectively in the workplace (*Meritor Savings Bank, FSB v. Vinson* [1986]; *Roberts v. United States Jaycees* [1984]; *New York State Club Association v. City of New York* [1988]; Rhode, [1986]).

However, as long as women constitute small minorities in nontraditional employment contexts, substantial obstacles will remain. The presence of a few token females may do little to alter underlying stereotypes, and the pressures placed on such individuals make successful performance less likely.

Given these barriers and biases, women must work harder to succeed and when they do, they must deal with the envy and anxiety that success arouses. Those who do not advance under such circumstances, or who become frustrated and opt for different employment, confirm the adverse stereotypes that worked against their advancement in the first place. The perception remains that women can't make it by conventional standards, or are less committed to doing so. In either event, they do not seem to warrant the same investment in training, assistance, and promotion opportunities as their male counterparts (Epstein, 1988; Kanter, 1977; Menges and Exum, 1983).

Again, the result is a subtle but self-perpetuating cycle in which individual choices are constrained by discriminatory practices. Not only has gender bias shaped employment opportunities and salary patterns, it has also affected the way workplace structures have adapted to women's participation.

Institutional Constraints

Just after the turn of the century, the Supreme Court in *Muller v. Oregon* acknowledged the "obvious" respects in which performance of a women's "maternal functions place[d] her at a disadvantage in the struggle for subsistence" (1908: 421). Three-quarters of a century later, the most fundamental of those disadvantages remain. Most women work in occupational environments designed by and for men. The way in which the workplace has been structured, advancement criteria defined, and domestic responsibilities allocated, have all tended to perpetuate gender inequalities.

In contemporary American society, any individual who seeks to balance significant work and family commitments confronts substantial barriers. Since, as noted earlier, women continue to assume the greater share of homemaking obligations, they also experience the greater share of workplace difficulties. The most obvious problems involve the length and rigidity of most working schedules, the absence of adequate parental leave provisions, and inadequacies in child care services. Despite increasing innovation, the vast majority of workers lack opportunities for flexible schedules or meaningful part-time work.

As of early 1989, America still failed to guarantee maternity benefits. A still more chronic problem involves the inadequacies of child care arrangements. Although by the late 1980s, over half of mothers with children under the age of three were in the workforce, few employers were providing any child care assistance (Employee Benefit Research Institute, 1988). Government support has been far too limited to fill the gap (Strober and Dornbush, 1988: 340).

For women, the lack of flexible scheduling options, temporary leave provisions, and child care services carry significant occupational consequences. Short-term losses result when a female employee finds it necessary to forgo promotional and training opportunities, or leaves a particular job, together with its seniority and benefit provisions. Long-term costs result from a woman's discontinuous work history, which makes advancement within the best-paying job sectors more difficult. Those with substantial family commitments are rarely able to reach positions with greatest decisionmaking power in either the public or private sector. As a consequence, policies governing parental leave, working schedules, child care, and related issues are made by those individuals who are least likely to have experienced significant work-family conflicts. The solution is not "mommy tracks" that risk becoming mommy traps. If our concern is both promoting equality between the sexes and improving the quality of life for both of them, more fundamental gender-neutral initiatives are needed.

The details of more effective strategies for dependent care have been addressed elsewhere and need not be rehashed here. Rather, what bears emphasis is the importance of both public and private sector initiatives in these areas. A useful first step would be federal legislation guaranteeing temporary leave for childbirth or dependent care, with wage replacement by employers or unemployment compensation packages. More incentives should be available for development of child care programs, flexible scheduling alternatives, and meaningful part-time work.

The Legal Response

As in other contexts, the law's primary approach to these occupational issues has focused on gender differences rather than gender disadvantages. The goal has been to prevent those with comparable abilities from experiencing different and unequal treatment because of sex. Under the equal protection guarantee of the Fourteenth Amendment, courts have prohibited various forms of intentional discrimination. Title VII of the Civil Rights Act bars both intentionally discriminatory actions and certain conduct that, while neutral on its face, has a disproportionate, adverse impact on women and is not justified by business necessity. Various legislative and administrative regulations have also required those receiving governmental contracts or assistance to implement affirmative action programs.[3] Taken together, these remedies have played a critical role in expanding women's employment opportunities. This approach has not, however, adequately confronted some of the deeper institutional and ideological forces that contribute to gender disadvantage.

Part of the problem stems from the law's frequent focus on individual intent and its reluctance to scrutinize conduct that does not seem specifically designed to discriminate against women. Given the unconscious level at which much gender bias operates, together with the costs—both financial and psychological—of initiating legal action, such a framework is highly limited. Similar limitations follow from the inadequacy of governmental and private employer support for strong forms of affirmative action or pay equity. Although the latter two issues have generated a vast literature that cannot be fully summarized here, a few general observations bear attention.

Affirmative Action

Affirmative action strategies take a variety of forms, ranging from largely process-oriented requirements (such as special recruitment and training procedures) to preferential treatment for those individuals who are basically qualified for particular positions and who are members of underrepresented groups. The strongest requirements have typically grown out of court orders or litigation settlements; weaker forms have resulted from voluntary employer action or federal executive orders requiring government contractors and grantees to establish goals and timetables for employing underrepresented groups. Although such programs have been critical in securing progress for women and minorities, their implementation has been hampered by difficulties in evaluating compliance[4] and by opposition based on moral principles and practical consequences.

As a matter of principle, critics contend, gender- or race-based remedies subvert the premise they are seeking to establish; to assign preferences based on immutable and involuntary characteristics is to reinforce precisely the kind of criteria that society should seek to eliminate. Such preferences, opponents believe, also compromise fundamental concepts of individual merit and entitlement by penalizing white male job applicants who were not responsible for prior invidious treatment. To many observers, the case for preferential treatment for white women is particularly weak because they have not been subject to the same economic, educational, and cultural deprivations as racial and ethnic minorities (Block and Walker, 1982; Goldman, 1979).

It is, of course, true that affirmative action disregards claims to be treated as an individual, not as a member of a particular racial or sexual group. But arguments that hold such claims preeminent come several generations early and several centuries late. Group treatment has been a pervasive feature of America's social, economic, and political landscape, and has exposed women as well as minorities to systematic deprivations. To equate a limited and temporary form of discrimination against a privileged group with pervasive and lasting discrimination against unprivileged groups is to obscure the most basic cultural meanings and consequences that flow from such treatment.

Differential treatment of white male employees neither reinforces cumulative disadvantages nor infringes on any right to treatment solely on the basis of individual merit. Most employment decisionmaking already incorporates some factors that do not represent merit in any objectively measurable sense, such as personal connections and unconscious stereotypes. Particularly in upper level positions, what job qualifications are most critical and which candidates possess them are often open to dispute. The increased representation of women and minorities, whose experience differs from their white male colleagues, may enrich the standards by which merit is measured. To take an obvious example, female academics may offer different perspectives on traditional intellectual paradigms than their male counterparts. The contributions of women's studies programs over the last two decades underscore the point.

Comparable difficulties surround critics' pragmatic objections to affirmative action. According to opponents, singling out women for special assistance can reinforce the very assumptions that society strives to dispel. From this perspective, de facto quotas will encourage selection of those who cannot succeed by conventional criteria and thus compromise organizational efficiency and entrench adverse stereotypes. Or, if women do perform effectively in a context of preferential treatment, their performance will be devalued. As long as the beneficiaries of affirmative action appear unable to advance without special favors, prejudices will remain unaffected.

Such claims are problematic on several levels. Since virtually all preferential treatment programs assist only those candidates who are basically qualified for the jobs at issue, the extent of efficiency losses is difficult to measure. Objective qualifications such as grades in school have notoriously poor predictive value. Nor has any systematic evidence demonstrated significant declines in job performance as the result of affirmative action programs (Citizens' Commission on Civil Rights, 1984; Fallon, 1980).

Although the stigma some individuals attach to affirmative action beneficiaries should not be discounted, neither should it be overvalued. The current underrepresentation of women and minorities in positions of influence is also stigmatizing. Former Assistant Attorney General Barbara Babcock put the point directly when asked how she felt about gaining her position because she was a woman. As she noted, "It feels better than being denied the position because you're a woman" (Rhode, 1988: 1200).

To attain a social order in which wealth, power, and status are not distributed by gender, it is first necessary to dispel the stereotypes contributing to this distribution. Affirmative action advances that effort by placing a critical mass of women and minorities in nontraditional positions. More than a few isolated role models are necessary to counteract the latent prejudices and socialization processes that have perpetuated occupational inequalities (Gutek, 1982; Marini and Brinton, 1984).

Such considerations argue for strengthening affirmative action at all levels. But neither should the limitations of this approach be overlooked. A fundamental concern is that preferential treatment will secure only entry- or token-level representation for the most upwardly mobile women and thus help more to legitimatize than to challenge existing organizational values. In order to secure not just access to but alteration of existing workplace structures, other strategies are also essential.

Pay Equity

As a conceptual framework, comparable worth or pay equity has historical analogues in the medieval notions of a "just price." As a practical strategy, the concept gained support in this country during the late 1970s and 1980s. Its primary objective has been to challenge pay disparities between male and female jobs that cannot be justified by factors relevant to employment performance and conditions. As pay equity advocates have noted, current wage scales reveal hosts of examples not readily squared with merit principles: public school teachers who earn less than state liquor store clerks, nurses who earn less than tree trimmers or sign painters, and librarians who earn less than crossing guards and water meter readers (Kirp, Strong, and Yudof, 1985; Savage, 1983).

Most alternative approaches rely on forms of job evaluation and are often lumped under the generic title of comparable worth. One type of job evaluation involves a "policy-capturing" technique. This approach focuses on the *relative* worth assigned to particular positions under existing wage scales, either the employer's own rates or those of similarly situated employers. Under this approach, employers identify factors relevant to compensation and score jobs in terms of those factors (such as skills, responsibility, and working conditions). Then, statistical regression techniques are used to assess the relative importance of such factors in predicting current wages and to establish a weight for each factor. Each job receives a rating based on its weighted characteristics.

This ranking can serve as the basis for adjusting pay scales or setting salaries for new jobs, although employers may make further modifications in response to market forces. To pay equity advocates, the policy-capturing approach is primarily useful in identifying racial or gender biases in application of the employer's own evaluation system. For example, statistical analysis can identify the importance an employer attaches to particular factors in male-dominated or gender-integrated jobs and then can determine whether the same factors command the same financial reward in female-dominated positions.

From a pay equity standpoint, the strength of this system is also the source of its limitation. By relying on the employer's own standards for establishing relative value, a policy-capturing technique avoids more subjective and divisive issues about the intrinsic value of particular jobs. It demands only that employers be consistent in application of their own weighting system across job categories, regardless of the gender, race, and ethnicity of employees and the pay at which they are willing to work. However, since a policy-capturing system uses existing wage rates to assess the relative importance of job characteristics, it will reflect gender and racial biases that have traditionally affected those rates (Clauss, 1986; Killingsworth, 1985; Steinberg, 1984).

A more fundamental challenge to current salary-setting procedures is possible through techniques that focus on *intrinsic* worth. Under this approach, employers generally begin by defining the set of factors and factor weights that ought serve as the basis for pay differentials. Typically, this system will rank job characteristics such as skill, effort, responsibility, and working conditions, and then assign points to particular jobs based on their weighted characteristics. Compensation levels can then be adjusted to ensure parity between different jobs with similar ratings. By valuing job characteristics without explicit reference to employers' existing salaries or market rates, such techniques often expose underpayment of predominantly female occupations. Although employers can adjust their compensation structures to reflect market pay rates as well as their own rankings, an a priori system has the advantage of making such adjustments visible (Clauss, 1986; Remick and Steinberg, 1984).

To varying degrees, both these relative and intrinsic worth approaches can call into question current wage structures. By the mid-1980s, one or both frameworks were influential in shaping comparable worth litigation, legislative lobbying, and collective bargaining strategies. For some, however, these approaches present a range of problems. The primary difficulty centers on how to define worth. In this society, salaries are not based solely on relatively objective factors such as the skill, responsibility, and working conditions a job entails; the most cursory comparison of income levels for cabinet officials and fashion models makes the point directly. Pay structures also reflect the scarcity of labor supply and subjective judgments about merit.